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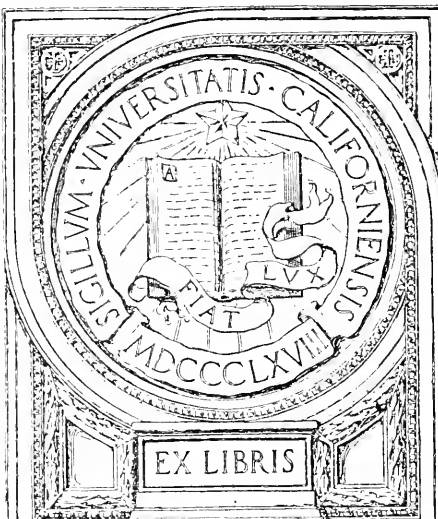


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THE STANDARD OF LIVING AMONG ONE  
HUNDRED NEGRO MIGRANT FAMILIES  
IN PHILADELPHIA

BY

SADIE TANNER MOSSELL

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NOV 13 1930



A THESIS

PRESENTED TO THE FACULTY OF THE GRADUATE SCHOOL IN PARTIAL  
FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE  
OF DOCTOR OF PHILOSOPHY

Reprinted from the  
ANNALS OF THE AMERICAN ACADEMY OF SOCIAL AND POLITICAL SCIENCE  
Vol. XCVIII, November, 1921

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## PREFACE

THE exodus of the Negro from the southern to the northern states during 1916, 1917, and 1918 called forth numerous dissertations on the causes and effects of the movement. Some of these dealt with the entire migration, while others limited themselves to a particular aspect of the influx to a given territory. The latter method has been adopted in the following discussion, which is an attempt to arrive at conclusions concerning the migrants to Philadelphia, through an intensive analysis of the budgets of a small number of their group. The statements leading to these conclusions would perhaps be more forceful if supported by charts and diagrams. But, for publication purposes it was found necessary that these be omitted.

For whatever value the study has, the author is particularly indebted to Dr. Raymond T. Bye of the Wharton School, University of Pennsylvania, who gave untiring and sympathetic guidance, and to her mother, who checked the statistical work, read the manuscript and rendered in other ways inestimable aid.

SADIE TANNER MOSSELL.



# The Standard of Living Among One Hundred Negro Migrant Families in Philadelphia

By SADIE TANNER MOSSELL, PH.D.

## CHAPTER I

### INTRODUCTION

The Negro Migration of 1916, 1917, 1918.

A Detailed Statement of the Migration to Philadelphia During This Period.

IT is estimated that four hundred thousand Negroes suddenly moved North during the years 1916, 1917, 1918.<sup>1</sup> The movement embraced Negroes of all classes<sup>2</sup> and from every state south of Delaware, east of, but including Texas.<sup>3</sup> The causes for their coming were two-fold: on the one hand, certain conditions in the South impelled them to leave; on the other, fortuitous circumstances made it desirable to invite them to come north.<sup>4</sup>

The most important of the impelling circumstances we have classified as follows:

- Economic
- {
- low wages  
failure of crops due to the boll-weevil, resulting in unemployment  
dissatisfaction with the tenant and crop sharing system.

- Social
- {
- poor schools  
segregation  
monotonous farm life  
lynching
- Political
- {
- disfranchisement  
mistreatment and persecution by representatives of the law.

Generally dissatisfied, therefore, with the régime of the South, the Negro was ready to abandon it for the first opening elsewhere. Foreign immigrants had always been influential in keeping him out of the northern labor market. But the Great War cut off European labor at a time when war orders were most pressing and labor most needed. The industries of the North were forced to turn to the Negro as their only immediately available supply of labor. As an inducement to come north, they offered him the antithesis of many of the conditions which made the Negro desirous of leaving the South, viz.:

- High wages  
Little or no unemployment  
Educational facilities, the best in the land  
The lure of the city  
The ballot  
Greater justice in the courts.

Of the four hundred thousand Negroes who took advantage of the oppor-

<sup>1</sup> Emmett J. Scott, *Negro Migration During the War*. Carnegie Endowment for International Peace. 1920, p. 5.

<sup>2</sup> Negro Migration in 1916-1917, U. S. Department of Labor, Division of Negro Economics, 1919, p. 11.

<sup>3</sup> Carter G. Woodson, *A Century of Negro Migration*, Washington, 1918.

<sup>4</sup> W. O. Scroggs, Interstate Migration of The Negro Population, *Journal of Political Economy*, 1917, p. 1034; How the War Brings Unprecedented Opportunities to the Negro Race, *Current Opinion*, Dec., 1916, p. 404-405; Lure of the North for Negroes, *Survey*, April 7, June 2, 1917; *The Crisis*, Oct., 1916, p. 270. June, 1917, p. 63.

tunity to move north, at least forty thousand<sup>5</sup> came to Philadelphia. Since the present investigation deals entirely with the migrant who came to that city it seems advisable that as a background for the study we should inquire more in detail into the exodus to Philadelphia.

The migration to Philadelphia began in the spring of 1916<sup>6</sup> and was maintained at a normal rate of 150 per week from that time on to the spring of 1918 when the city was confronted with the largest influx of Negroes in its history. Eight to ten thousand arrived during the months of April, May and June alone. After this time, however, the migration dropped back to its normal rate.<sup>7</sup> But with the signing of the Armistice in November of 1918, war orders and the accompanying need for an increased labor supply ended. The demand for a further exodus of Negroes no longer existing, migration to Philadelphia, in the proportions previously described, ceased.

In an exodus based so largely on economic and social motives one is not surprised to find that many migrants sought of their own accord to settle in Philadelphia, an industrial center, a city of "brotherly love," reputed to have a favorable attitude

toward colored people. We find, nevertheless, that regardless of the attractions of the city *per se*, there were definite influences at work to induce Negroes to come to Philadelphia. The chief of these were the railroads of Pennsylvania and the industries of Philadelphia.

The Pennsylvania and Erie Railroads found it impossible to keep their systems in repair because of a shortage of labor. They, therefore, sent labor agents into the South to persuade Negroes to supply this demand. Early in the summer of 1916 the agents of these railroads picked up trainloads of Negroes promiscuously from Jacksonville, St. Augustine and Pensacola, Florida. They brought twelve thousand of them into Pennsylvania, one thousand of whom were sent to Philadelphia.<sup>9</sup>

The industrial plants situated in and adjacent to Philadelphia were also influential in attracting Negroes to the city. As early as August, 1916, The National Hosiery and Underwear Manufacturers of Philadelphia proposed bringing colored girls from the South to work in knitting mills. In preparation for this work, girls were at that time being trained at Endfield, North Carolina, to take permanent positions in the northern mills.<sup>10</sup>

Similar propositions were made by other manufacturers. The sending of labor agents into the South was, however, for the most part rendered unnecessary for the manufacturers of Philadelphia, because the majority of the migrants who had their transportation paid by the railroads left their employ on finding wages higher in other industries.<sup>11</sup> The extent of the

<sup>5</sup> The approximation that 40,000 Negroes came to Philadelphia during the period of migration above described is derived from an estimate made by the Division of Negro Economics and based on the number of Negroes employed in Philadelphia in 1917 in excess of the number employed in 1915, which number is given as 33,500.<sup>8</sup> To this we added the conservative estimate of 10,000 for 1918. The sum of these two numbers assures us of a minimum influx of 40,000. The reader is cautioned against considering that Philadelphia's colored population was permanently increased to this extent; since with the closing down of war industries there was a readjustment of population.

<sup>6</sup> Scott, *Negro Migration During the War*, p. 55.

<sup>7</sup> Philadelphia *Public Ledger*, July 28, 1918.

<sup>8</sup> Negro Migration in 1916-1917, Appendix.

<sup>9</sup> Scott, *Negro Migration During the War*, pp. 55, 135.

<sup>10</sup> Philadelphia *North American*, August 2, 1918.

<sup>11</sup> Scott, *Negro Migration During the War*, p. 135.

demand for Negro labor by the industries of Philadelphia may, however, be judged from the following press comment:

Four hours after the Federal Labor Exchange had opened yesterday it was apparent that if requisitions for Negro labor filed by various manufacturers in the metropolitan zone were filled, Philadelphia and this section of Pennsylvania would have a fresh race problem. For in the 850 requisitions were demands for 257,164 men for August, September, and October in war industries in this state, and of that number were requisitions for 186,000 Negroes alone, to be used in unskilled labor.<sup>12</sup>

The demand for Negro labor having come entirely from the industries and for unskilled labor, we are not surprised to find the migrants almost wholly employed as unskilled laborers in the industrial plants of Philadelphia. In the column opposite is a statement of the plants in which they worked largely in this capacity and the number employed, during the year 1917.

The sudden increase, in such large proportions, in the Philadelphia Negro population, which, as we have just seen, was the result of unusual opportunities for work offered by the city and of the purposeful efforts of the industries to secure labor, created serious problems. The most pressing of these was the housing of the new comers. The Pennsylvania Railroad was the only industry which provided any kind of housing for the migrant. The camps in which it lodged him, however, proved to be of little assistance, since the camps themselves, consisting of ordinary tents and box cars, did not provide adequate shelter and since many of the men left the employ of the railroad, while others abandoned the camps as soon as they were able to bring their families north.<sup>13</sup>

<sup>12</sup> Philadelphia Public Ledger, August 2, 1918.

<sup>13</sup> Scott, *Negro Migration During the War*, p. 135.

NEGRO LABORERS EMPLOYED IN INDUSTRIAL PLANTS OF PHILADELPHIA IN 1917

Pennsylvania Railroad Camps	
Girard.....	170
Mantau Junction.....	300
Frankford Junction.....	60
Eastern Pennsylvania Camp...	150
Baltimore and Ohio Camps.....	120
Reading Camps.....	300
<hr/>	
Total for Railroad Camps.....	1,100
<hr/>	
Midvale Steel Co. ....	4,000
Atlantic Refining Co. ....	1,000
Franklin Sugar Co. ....	700
Keystone Paving and Construction Co.	1,100
(Chester)	
Westinghouse-Church-Kerr.....	600
(Essington)	
Eddystone Munition Corporation...	600
Disston Saw Co.....	400
<hr/>	
Total Estimated Number in Plants Visited.....	8,400
Estimated Number in Plants Not Visited.....	7,750
Estimated Number of Women and Children.....	16,250
<hr/>	
Total Estimate for Philadelphia .	33,500

Housing conditions in the city were deplorable. Press comments describe the Negroes as herded together like cattle and tell us of one room measuring 16 by 20 feet in which twenty men slept on the floor, as no beds were provided, and for which the proprietor charged \$1.50 a week.<sup>14</sup> It was found necessary, therefore, immediately to ameliorate the housing condition and its accompanying social problems.

To that end, interested organizations and individuals in the city formed committees to assist in the work. The Philadelphia Housing Association sent out inspectors to inquire into the na-

<sup>14</sup> Philadelphia Public Ledger, Jan. 26, 1917; Jan. 31, 1918.

ture of the housing situation and to find possibilities for improving it. They were also active in forming committees on Negro migration among other organizations. Through their efforts the Civic Club of Philadelphia joined in the work being carried on in the interest of Negro migration by the Central Committee of the Department of Health and Charities.<sup>15</sup>

A committee was appointed by Bishop Rhinelander, of the Protestant Episcopal Church, to take action in the promotion of better housing conditions for the Negro migrant. The committee consisted of social workers, church officials, and representatives of such industries as the Franklin Sugar Refining Company and the Pennsylvania Railroad.<sup>16</sup> Representatives of the Armstrong Association, the Travelers' Aid, the Society for Organizing Charity, the Philadelphia Housing Association and various Negro churches formed a joint committee to provide suitable housing for Negro families arriving in the city and to aid them in securing work.<sup>17</sup>

The Philadelphia Academy of Medicine, composed of Negro physicians, dentists and druggists, put into effect measures calculated to meet requirements for housing, sanitation, medical attention and education. Eighty colored physicians of the city collected information which took the form of a weekly report to the Bureau of Health. Real estate dealers were asked to submit lists of houses immediately available and to provide hundreds of new ones, cheaply but substantially built. Stereoptican lectures and talks were given on a large scale in all the Negro churches, telling the new arrivals how to care for themselves in Philadelphia,

how to avoid colds, and giving them other useful information.<sup>18</sup>

The Interdenominational Ministerial Union embracing all Negro ministers of the city mapped out a detailed plan to assist the migrants. They tried not only to enroll them in the churches but to give them aid through the church. One of the most active churches in carrying out the program was Calvary M. E. Church, Broad and Bainbridge Streets, which enrolled 4,200 children in its Sunday School, gave out 50 buckets of soup daily during the winter of 1918, and coal to all who needed it. This same church formed a Committee of One Hundred to deal with the idle and indolent among the migrants.<sup>19</sup> Many other churches while not administering physical comforts, nevertheless played their part by giving sound advice to the migrant. They urged him to send his children to school, to take advantage of the libraries and night schools, himself, to give the best service to his employer regardless of pay, and above all to remember that in him the race was on trial; for now he was given a chance to work at a living wage, to buy a home, save money and become an active part of Philadelphia's citizenry. The entire country was watching to see what advantage he would take of this opportunity.<sup>20</sup>

It is difficult to measure just what each of the committees and associations which we have mentioned did accomplish, but for our purpose it is sufficient to point out that most of the social organizations of the city tried to aid the Negro migrant to become adjusted to his new environment. Their voluntary and cheerful efforts must

<sup>18</sup> Scott, *Negro Migration During the War*, p. 137.

<sup>19</sup> *Evening Bulletin*, July 30, 1917; *Public Ledger*, Jan. 31, 1918.

<sup>20</sup> Scott, *Negro Migration During the War*, p. 138.

<sup>15</sup> *Public Ledger*, Jan. 26, 1917; Jan. 31, 1918; *Evening Bulletin*, March 26, 1917.

<sup>16</sup> *Evening Bulletin*, Dec. 24, 1920.

<sup>17</sup> *Public Ledger*, July 28, 1918.

not, however, be taken as an indication of the manner in which the Philadelphia public, white and colored, received the migrant. If we may judge the attitude of the whites by their efforts to segregate him, it would seem that he was highly unwelcome. The housing problem was itself a result of the determination on the part of the white people that the migrant should live only in that part of the city in which Negroes had previously lived. Vacant houses in other sections were not for rent or for sale to Negroes.<sup>21</sup> The increase in Negro population greatly stimulated the movement, already on foot, to segregate Negro children in the schools. Also such social privileges as the service of eating houses and the attending of white churches and theatres by Negroes, were practically withdrawn after the influx of Negro migrants into Philadelphia.<sup>22</sup>

Actual conflicts between the two races were not numerous; only one of any importance occurred during the period of the migration, and this was a result of the impending housing problem. A colored probation officer of the Municipal Court, a woman of refinement and training and an old citizen of Philadelphia, purchased and took up her residence at the house numbered 2936 Ellsworth Street. The white people in the neighborhood resented her living there and besieged the house. A race riot ensued in which two men were killed and sixty injured.<sup>23</sup>

This incident explains the attitude of the Negro public of Philadelphia toward the coming of the migrant. As in the case of the probation officer so in numerous other occurrences, the colored people of every class received harsh treatment at the hands of the

white public. This was virtually unknown to the Philadelphia Negro, for the city had long possessed a relatively small population of Negroes of culture, education and some financial means. They had always enjoyed the same social and educational facilities as the whites and courteous treatment from them. But, with the increase in population by a group of generally uneducated and untrained persons, these privileges were withdrawn as has already been discussed. The old colored citizens of Philadelphia resented this, placed the blame at the migrant's door and stood aloof from him. Negro preachers invited the new arrivals into the church but many of the congregations made him know that he was not wanted. In some cases the church split over the matter, the migrants and their sympathizers withdrawing and forming a church for themselves.

The Negro migrants were not absolutely blameless in the attitude assumed toward them by the white and colored public. While crime and immorality among them never developed beyond control, many of their number were to be seen lounging on corners, frequenting dens of vice and saloons and arming themselves with razors and pistols, thereby increasing the number of court cases and greatly marring the records of the Negroes in Philadelphia and the peace of the city.<sup>24</sup> Although the numbers indulging in these practices may have composed only a small percentage of the total migrants, in such cases the action of the few condemned all.

This situation brings clearly before us the principal inquiries which the migration as a whole has raised in the minds of all who have studied it. Even from our brief discussion of the migration to Philadelphia the same questions occur to us: Was the mi-

<sup>21</sup> *Public Ledger*, July 28, 1918. Jan. 26, 1918; Scott, *Negro Migration During the War*, p. 135.

<sup>22</sup> Scott, *Negro Migration During the War*, p. 135.

<sup>23</sup> *Public Ledger*, July 29, 1918.

<sup>24</sup> *Evening Bulletin*, July 30, 1917.

grant to Philadelphia able to adapt himself to the environment of an industrial economy, and did his presence help or hinder the racial condition in that city? Believing that the standard of living maintained by a people is an index of the extent to which they have

adapted themselves to a given environment, we have undertaken to analyze the incomes and expenditures of a group of migrant families in order to ascertain the character of their standards of living and thereby to judge of the degree of adaptation obtained by them.

## CHAPTER II

### THE SCOPE, PURPOSE AND METHOD OF THE INVESTIGATION

The following study is based upon an examination of the budgets of one hundred Negro migrant families that came to Philadelphia, under the conditions just described, during the years 1917 and 1918, chiefly from the agricultural districts of Mississippi, Alabama, Florida, Georgia and South Carolina.

The purpose of the investigation is: (1) to analyze the budgets of a group of Negro migrant families in Philadelphia; (2) from an analysis of the budgets and from a knowledge of physical requirements for the maintenance of the body in health and a fair degree of comfort, to determine what in our judgment constitutes a fair standard of living for the Negro migrant in Philadelphia; how many of the families investigated were able so to adapt themselves to the environment of Philadelphia as to be able to obtain not only an income sufficient to provide such a standard of living, but also so to spend it as to procure a fair standard of living; (3) as far as is possible from the scope of our study, to ascertain what effect these Negro migrants had upon the racial condition in that city; and what suggestions a study of the incomes and expenditures of one hundred migrant families can offer for improving that condition.

#### I. SELECTION OF FAMILIES

The one hundred families considered in this investigation lived in that part of the twenty-ninth ward which is

bounded on the north and east by Ridge Avenue, on the south by Master Street, and on the west by Twenty-third Street, covering an area of six and one-half city blocks. This location was chosen because its Negro population was practically limited to migrants from the South since 1916. Previous to this date, the neighborhood was inhabited almost entirely by white people, while in 1919 one could scarcely find a white family. The investigator was certain, therefore, to find a fruitful field for her study.

#### 2. OBTAINING THE RESULTS

The investigating was done by the writer who personally visited each of the families upon whose budgets this dissertation is based, during the period extending from October 2, 1919 to December 31, 1919 inclusive. The inquiries made of each family were:

- Address .....  
 Date of visits .....  
 1. Where did you live before coming to Philadelphia?  
 2. When did you come to Philadelphia?  
 3. How many persons are in your family and what are their ages?  
 4. Who is head of your family?  
 5. Relationship of rest of family to head?  
 6. Who in family works?  
 7. Age of each who works?  
 8. Where does each work?  
 9. What does each do?  
 10. How many weeks has each lost from work since last November?

11. Cause of lost time?
12. Wage of each who works?
13. Number of rooms in home? Type of house? Condition? Conveniences?
14. Number of rooms sub-let?
15. Amount received from each? Weekly? Monthly? Yearly?
16. Number boarders?
17. Amount each pays?
18. How much do you spend for rent?  
Note increases or decreases in past year.
19. How much for light?  
How much for heat?
20. How much for food?
21. How much for clothing?
22. How much for insurance? Ordinary? Health? Industrial? Lodges?
23. How much for church?
24. How much for furniture?
25. How much for doctor? How much for dentist?
26. How much for carfare?
27. How much for tobacco?
28. How much for alcohol?
29. How much for amusement? What kind of amusement?
30. Other expenditures?
31. How much do you save? What debts have you?

Expenditures on clothing were secured by the investigator's asking the housewife which of the garments listed on page 12 had been bought during the past year and for what price.<sup>25</sup>

Information gathered by personal observation and by questioning the housewife was supplemented by the records of credit purchases of food, fuel and light products as listed in grocery account books for periods varying in length from three to six months.<sup>26</sup>

### 3. HANDLING OF RESULTS

The material thus obtained was classified on a yearly basis.<sup>27</sup> The in-

comes and expenditures of families were grouped in tables according to both the size of the family and, in separate tables, the size of the income. For the latter purpose, starting with the lowest income of any family in the study, *i.e.* \$766.50, sixteen income groups were set up until the maximum income of a single family, \$5,581.60, was reached. In order to compare the incomes of families of various sizes and with different incomes, the arithmetical average<sup>28</sup> was adopted, since it gives equal weight to both extremes and also eliminates individual departures from the type. The average was obtained for the incomes and expenditures of families, both in dollars and percentages of the total income.

Use was also made of frequency tables in which items of the same class were grouped and the number of cases falling in each class enumerated; *e.g.*, the number of families saving less than \$100 and the number saving over \$900.

### ACCURACY OF RESULTS

We do not claim for the study the exactness of a mathematical problem. But we feel that it is as accurate as it is possible to obtain budgetary statistics gathered by a house to house canvas. Wherever possible, every reported expenditure was checked in some manner. Bank deposits, Liberty Bonds and other savings were not recorded unless evidences of their possession could be produced. Wages were verified by viewing the pay envelopes; insurance, by inspecting the policies; food, coal, clothing purchases,

<sup>28</sup> Attention is called to the fact that the significance of percentages diminishes as the number of cases decreases. For that reason families of a large size or families falling in the higher income groups, both of which are few in number, seem to deviate from the tendencies manifested by the majority of the families.

<sup>25</sup> See discussion of Clothing on page 24.

<sup>26</sup> See discussion of Food on page 17 and of Light and Fuel on page 29.

<sup>27</sup> For example, if the food purchases of a family were secured for six months, they were doubled to obtain the yearly expenditure.

EXPENDITURES ON CLOTHING  
LIST OF GARMENTS WORN BY MEN

<i>Article</i>	<i>Cost</i>	<i>Remarks</i>	<i>Article</i>	<i>Cost</i>	<i>Remarks</i>
Suits .....			Shoes .....		
Extra Pants .....			Shoes Repaired .....		
Overcoats .....			Rubbers .....		
Overalls .....			Night Shirts		
Shirts for			for Summer .....		
Work .....			for Winter .....		
Dress .....			Underwear		
Collars .....			for Summer .....		
Ties .....			for Winter .....		
Suspenders .....			Gloves .....		
Belts .....			Garters .....		
Socks or .....			Sundries .....		
Stockings .....					
Hats .....					

LIST OF GARMENTS WORN BY WOMEN

<i>Article</i>	<i>Cost</i>	<i>Remarks</i>	<i>Article</i>	<i>Cost</i>	<i>Remarks</i>
Hats .....			Shoes, new, repaired . . .		
Coats .....			Rubbers .....		
Suits .....			Stockings .....		
Dresses, wash, woolen . . .			Garters .....		
Waists .....			Corsets .....		
Petticoats .....			Gloves .....		
Underwear			Dress Goods .....		
for Summer .....			Skirts .....		
for Winter .....			Handkerchiefs .....		
Nightdresses .....			Corset Covers .....		
for Summer .....			Combinations .....		
for Winter .....			Sundries .....		

by bills held by the housewife, or store records when they were bought on credit. Moreover, the investigator, being herself a colored person, was

able to meet the families on intimate terms. They cordially received her and answered the inquiries she made to the best of their ability.

CHAPTER III  
OCCUPATIONS, INCOMES AND SOURCES OF INCOME

One hundred and sixty-one persons in the families studied were breadwinners. Of this number twenty-seven were employed in semi-skilled, skilled, or professional occupations, while the remaining one hundred and thirty-four were laborers or domestics.

Number of Breadwinners:	
Fathers .....	96
Mothers .....	52
Children .....	13
Total .....	161

The range of employments in which the



majority of the persons were engaged as laborers included every kind of occupation classified by the census of 1910 except one, extractive industries. Since Philadelphia is not a center for this type of work, we can say that the group was represented in all of the principal occupations of Philadelphia.

The family incomes derived by wage earners from the various occupations in which they were engaged, ranged from \$766.50 to \$5,581.60. Seventy-five per cent of the incomes fell, however, between \$766.50 and \$1,970. The exact distribution of the incomes is shown in Table 2. It will be seen that only a small percentage of the families were able to maintain themselves in the higher income groups and also that the percentage of families in the income groups above the \$1,670-\$1,970 group tended to decrease with each increase in income. That is, the percentage of families in the higher income groups became increasingly smaller.

However, the average income per family tended to decrease, and the average per capita income for families of various sizes did decrease regularly for every increase in the size of the family, with the exception of the two families of nine and twelve members respectively. There, perhaps, had we had a sufficient number of families for the law of average to apply, the same decrease would have been noted. Although the average per capita income for these two families was not less than that of families of the next smaller size, nevertheless, it was not as great as that of families consisting of two or three persons. Thus we are justified in saying that the per capita income of the families under consideration decreased with an increase in the size of the family.

The incomes of thirty-three families were obtained entirely from the father's

earnings, while those of the remaining sixty-seven families contained contributions from mothers, children or lodgers. The percentage of families in the various income groups that received a part of their income from any one or more of these sources increased with an increase in the size of the income group. Indeed, every one of the twenty-five families that had incomes above \$1,970 secured subsidiary contributions to their incomes.

Moreover, as the size of the income increased, the percentage of families receiving additions to their incomes from each of the above mentioned sources, increased. This would seem to indicate that relatively more families in the higher income groups relied upon an increasingly larger number of sources of income than in the lower income groups. And when we record sources of income so as to show the number of sources from which each family received money, we find that a greater percentage of the families in the higher income groups than in the lower groups obtained their incomes from many sources. Thus Table 1 shows that in the first income group (\$767-\$1,067) 50 per cent of the families received incomes from one source and the remaining 50 per cent secured them from two sources; while in the seventh income group (\$2,573-\$2,873) none of the families received income from one source but 17 per cent obtained it from two sources, 66 per cent, from three sources, and 17 per cent, from four sources. Not only, therefore, did a larger percentage of the families in the higher income groups receive portions of their incomes from other sources than the father's wage but also from a greater number of sources than those families in the lower income groups.

Upon examining the relation of contributions to the income from other

NEGRO MIGRANT FAMILIES IN PHILADELPHIA

TABLE 1  
ANALYSIS OF INCOMES OF ALL FAMILIES, BY SIZE OF FAMILIES, SHOWING AMOUNT AND PERCENTAGE OF INCOMES, AND AMOUNTS CONTRIBUTED BY DIFFERENT MEMBERS OF THE FAMILY

Persons in Family	Number of Fam- ilies	Average Income		Average Income Contributed by					Per Cent and Number of Families Receiving Income from:										Number and Per Cent of	
		Per Family	Per Capita	Per cent	Father	Mother	Children	Lodgers		Father Only	Mother	Children	Lodgers	One Source	Two Sources	Three Sources	Four Sources	Other Sources than Father	Mothers Who Work	Children Who Work
2	28	\$1,855.22	\$926.11	Per cent Dollars	75.74 \$1,327.21	18.13 \$222.22	01 \$14.76	6.12 \$188.03	Per cent Number	25 7	64 18	03 1	21 6	25 7	64 18	11 3	.. ..	75 21	61 18	100 1
3	29	1,683.44	561.14	Per cent Dollars	72.85 \$1,217.92	21.37 \$363.91	3.18 \$43.03	2.60 \$35.59	Per cent Number	31 9	58 17	03 1	20 6	34 10	55 16	11 3	.. ..	69 20	59 17	06 2
4	15	1,855.13	463.78	Per cent Dollars	76.96 \$1,286.00	8.57 \$208.00	3.93 \$100.53	10.54 \$260.60	Per cent Number	47 7	33 5	13 2	33 5	47 7	34 5	13 2	06 1	53 8	33 5	07 2
5	11	1,601.37	320.27	Per cent Dollars	81.52 \$1,303.43	16.42 \$262.66	....	2.06 \$35.28	Per cent Number	43 46	57 7	.. ..	28 4	43 6	36 5	21 3	.. ..	57 8	50 7	.. ..
6	7	1,859.88	309.98	Per cent Dollars	71.27 \$1,361.57	15.99 \$316.45	12.20 \$163.43	0.54 \$15.43	Per cent Number	43 13	55 4	14 1	14 1	43 3	43 3	.. ..	14 1	57 4	57 4	07 2
7	5	1,625.68	232.27	Per cent Dollars	90.04 \$1,438.00	2.00 \$20.80	6.45 \$147.68	1.51 \$21.20	Per cent Number	20 1	20 1	80 2	20 1	20 1	80 4	.. ..	.. ..	80 4	20 1	08 2
9	1	4,189.00	477.00	Per cent Dollars	18.62 \$780.00	....	74.47 \$3,120.00	6.91 \$280.00	Per cent Number	.. ..	.. ..	100 1	100 1	.. ..	.. ..	100 1	.. ..	100 1	.. ..	28 2
12	1	5,581.60	465.05	Per cent Dollars	27.95 \$1,560.00	....	72.05 \$1,021.60	....	Per cent Number	.. ..	.. ..	100 1	.. ..	.. ..	100 1	.. ..	.. ..	100 1	.. ..	30 3



sources than the father's earnings, to the size of the family, we find that the percentage of families containing from two to five persons receiving these contributions decreased, while the percentage of families containing from six to twelve persons receiving such contributions increased. Reference to Table 2 will show that 75 per cent of the families consisting of two persons received portions of their incomes from other sources than the father, while only 69 per cent of the families containing three persons, and 53 per cent of those containing four persons, obtained subsidiary contributions to income. If, on the other hand, we examine income Table 1 we shall see that the mothers were the persons who failed to contribute in as large a number of families of three and four members as they did in families of two or five. When there were only two persons in the family the mother could easily go to work, but when she had several young children she remained at home, if it were possible. When she had five children there was usually one old enough to manage affairs at home while the mother went to work. Yet when the family became very large, such as those containing seven, nine and twelve persons, we find a smaller percentage of the mothers working but, in their places, an increased percentage of children. For these reasons we note a decrease in the percentage of families of three and four persons, receiving contributions to their incomes from other sources than the father's wages and an increase in the percentage of families of a larger size receiving parts of their income from the several sources.

Making a reservation for families of three and four members whose deviations have just been explained, we notice a tendency toward an increasing percentage of large size families

securing income from several sources. For example, among families containing two members, 25 per cent obtained support from one source, 64 per cent, from two sources and 11 per cent, from three sources. Among families of seven, 20 per cent received income from one source and 80 per cent, from two sources, while 100 per cent of families of nine, secured income from three sources. It would appear therefore, that the percentage of families receiving contributions to their incomes from other sources than the father, tended to increase with an increase in the size of the family and with an increase in the number of sources from which additions to income were obtained.

We have been discussing contributions to income in relation to the percentage of families that received them. But this does not give the reader any idea of the number of contributors, which is a point of particular interest, especially in the case of children and mothers. There were one hundred and seventy-three children in the entire group of whom fourteen worked; *i.e.*, only 8 per cent of the children were breadwinners. The percentage of children who worked increased with an increase in the size of the family and the size of the income. On the other hand, there were one hundred mothers in the group of whom fifty-two, or 52 per cent, worked. The percentage of mothers who were wage earners decreased with an increase in the size of the family but tended to increase with an increase in the size of the income. The percentage of income that was contributed by fathers and mothers tended to decrease with an increase in income while the percentage contributed by children and lodgers tended to increase.

Comparing the relation of the percentage of income contributed by the

various sources with the size of the family, we find that the percentage coming from fathers, mothers and lodgers tended to decrease with an increase in the size of the family while the percentage assignable to children tended to increase.

Judging from the incomes and sources of income which we have just examined we may attribute to the principal wage earners of the group of migrants under consideration, an ability to find work in an industrial city, an ability which was exercised by a larger number of persons as the size of the family or income increased.

#### SUMMARY

The breadwinners of the group investigated were employed mostly as laborers or domestics. The total family incomes, derived principally from these means, varied from \$766.50 to \$5,581.60 per annum. Seventy-five

per cent of the family incomes fell, however, below \$1,970. Both the family and per capita incomes tended to decrease with an increase in the size of the family, notwithstanding the fact that an increasing percentage of the larger families secured contributions to income from several sources. Similarly, a larger percentage of families in the higher income groups, than in the lower, received additions to the family income from many sources. In fact, but 33 per cent of the families were supported by the earnings of the father alone and none of these families possessed annual incomes of over \$1,970. Although only 8 per cent of the children in all the families worked, the percentage of income contributed by them increased with both the size of the family and the size of the income; while the percentage received from the parents decreased as the size of the family and income increased.

### CHAPTER IV

#### OBJECTS OF EXPENDITURE

##### *Food*

Eighty-one of the one hundred families included in this study bought food from the corner grocer and ran an account with him. Sometimes, the grocer recorded in his ledger and in the customer's account book the cost of a purchase, and, occasionally, the articles and their quantity; but in the great majority of cases, he listed items only under the name of merchandise. The customer's account books were balanced at the end of every week or two weeks, according to the pay day of the head of the family. Small balances were allowed by the grocer to be carried from week to week; but failure to pay some deposit at regular intervals cut off the privilege of credit purchase.

The investigator found that over a

period of six months forty-two families, or 51.9 per cent of those making credit purchases, settled their accounts regularly on each pay day, while the remaining families each carried a balance of less than \$10.<sup>29</sup>

<sup>29</sup> The exact food purchases of the families running credit accounts could not be obtained for an entire year; since as soon as a record book was filled and balanced it was lost or destroyed; and since the grocer, himself, failed to preserve the accounts after they had been settled. The purchases of forty of the eighty-one families who ran credit food accounts were, however, secured for a period of six months, dating from July 1 to December 31 inclusive. For the remaining thirty-nine families who also ran credit accounts, a record of purchases was obtainable for periods varying in length from four to three months. In order to secure a figure which would represent food purchases for one year, the exact expenditures for the period secured were doubled or quadrupled, whichever was necessary.

The reasons given for pursuing this method of buying food were: First, it was convenient. A large number of the mothers and fathers worked out. The children left at home to prepare the meals could readily obtain necessary provisions. Second, many of the families spent all their wages during the first part of the week and did not have the cash during the week to pay for food. Third, in some cases the father handled all the money and preferred paying bills to giving his wife money to spend. Fourth, some families felt that it added to their prestige to be able to run a bill, everybody was not trusted to such an extent by the grocer. Besides, the grocer treated them with some deference because they were regular customers.

Expenditures for food by the nineteen families not keeping store books were made by cash payment. Ten of these families made either wholesale or large scale retail purchases,<sup>30</sup> sometimes both. They showed the investigator receipted bills for barrels of flour, bags of corn meal, buckets of lard, barrels or bushels of potatoes and pounds of smoked meats. Their retail purchases were made from one of the chain stores of the American Stores Company or the Atlantic and

<sup>30</sup> The food expenditures of the families that made wholesale or large scale retail purchases were determined by listing first the orders for a year, then those for shorter periods which were decreased to provide for a year. The housewife by her experience was able to say how long a barrel of flour would last or a bag of potatoes. So that relying upon her judgment, estimates for the year were made in the case of large orders. The weekly purchases of nineteen families buying food with cash payment were obtained by the investigator's making regular visits every other day to each of the nineteen families for a period of four weeks, when daily expenditures were obtained from the housewife. It was found at the end of this time that the weekly expenditures were extremely regular and they were, therefore, used as a basis for a one year estimate.

Pacific Stores Company. Each week, or every two weeks, when the head of the family was paid, they bought substantial quantities of groceries from one of the stores mentioned. In addition, the housewife made frequent purchases of vegetables and perishable articles.

The nine remaining families, because of failure to settle their bills with any grocer in the neighborhood, were forced to make cash payments for food. Their purchases were in small quantities, being limited to the meager contents of their purses and to the necessities of each meal.

On page 19 is presented a summary of the food purchases made during four weeks of November, 1919 by three separate families, each representing one of the three methods of buying food practiced by families included in the study and just described. The records of food expenditures were chosen for the following reasons: First, they are typical representations of the quantity of food bought in single purchases, the varieties of food obtained, and of the method of paying for food by the numerous families included in the study. Second, the records of the food purchases hereafter presented, cover the same period of time, November 1 to 28 inclusive. Third, two of the three families whose food accounts are cited in detail, consist of five persons. Their records can, therefore, be compared with a standard set for a normal family of five. Finally, no other three families possess all of the above similarities in regard to the food accounts.

A glance at this list of purchases impresses one with the varied diet of the families making them. Besides, a comparison of the items of provisions obtained by these families with the items suggested by the Bureau of Municipal Research reveals the fact that

A SUMMARY OF THE ITEMS OF FOOD PURCHASED BY THREE FAMILIES DURING  
 NOVEMBER, 1919

<i>Bread and Cereals</i>	<i>Shortening and Oils</i>	<i>Dried Fruits</i>
Bread	Butter	Currents
Buns and Rolls	Lard	Prunes
Cake	Olive Oil	Raisins
Crackers	Suet	<i>Sugars</i>
Cream of Wheat	<i>Fresh Vegetables</i>	Molasses
Cornmeal	Cabbage	Sugar
Flour	Celery	<i>Beverages</i>
Oatmeal	Cranberries	Chocolate
Rice	Lettuce	Coffee
<i>Meats and Fish</i>	Potatoes, Irish	Tea
Beef	Potatoes, sweet	<i>Seasonings and Flavorings</i>
Fish, salt	Spinach	Pot Herbs
Lamb and Mutton	Onions	Thyme and Sage
Pork, Bacon, Ham	<i>Canned Vegetables</i>	Red Pepper
Sausage	Peas	Vanilla Flavoring
Turkey	Tomatoes	<i>Miscellaneous</i>
Veal	String Beans	Baking Powder
<i>Meat Substitutes</i>	<i>Canned Fruit</i>	Jello
Cheese	Pineapple	Ice
Beans, dried	<i>Fresh Fruits</i>	Pickles
Eggs	Apples	Salt
Milk, fresh	Grapes	Yeast cake
	Oranges	

 ITEMS OF FOOD SUGGESTED FOR A FAIR STANDARD OF LIVING BY THE  
 BUREAU OF MUNICIPAL RESEARCH STUDY OF WORKINGMEN'S  
 STANDARD OF LIVING IN PHILADELPHIA. (Pages 53-54)

<i>Bread and Cereals</i>	Milk, fresh	<i>Fresh Fruits</i>
Bread	Peas, dried	Apples
Buns and Rolls	<i>Shortening</i>	Oranges
Cakes, misc.	Lard	Peaches
Cornmeal	Oleomargarine	<i>Dried Fruits</i>
Cornstarch	<i>Fresh Vegetables</i>	Prunes
Flour, wheat	Cabbage	Raisins
Macaroni	Carrots	<i>Sugars</i>
Oatmeal	Corn	Molasses
Rice	Lettuce	Sugar, gran.
<i>Meats and Fish</i>	Onions	<i>Beverages</i>
Beef	Potatoes, Irish	Cocoa
Chicken	Potatoes, sweet	Coffee
Fish, fresh	Spinach	Tea
Fish, salt	String Beans	<i>Miscellaneous</i>
Pork	Tomatoes	Baking Powder
<i>Meat Substitutes</i>	<i>Canned Vegetables</i>	Ice
Beans, dried	Corn	Pickles
Cheese	Peas	Salt
Eggs	Tomatoes	

the record presented in this study is more varied than that of the Research Standard. The latter calls for forty-nine articles of food while the list presented contains fifty-seven food items, thirty-one of which are those suggested in the standard set by the Bureau of Municipal Research.<sup>31</sup>

The question in our minds, however, is in how far is this list of purchases representative of the food consumed by all families included in the study. The investigator can say that it is typical of the ten families who made wholesale and large scale retail purchases, whose food purchases were obtained in detail and by whom the average number of various items of food bought during a period of four weeks was fifty-seven. In regard to the nine families who bought food in small quantities with cash payment and whose food purchases were also obtained in detail for a period of four weeks, the list is too varied, as the average number of items bought by such families during that period was thirty-one. Since the exact articles purchased by families buying food on credit were not all recorded by the grocer an exact reply as to the variety of provisions secured by eighty-one families purchasing food in this manner cannot be given. But, judging from those items which were

recorded, we feel justified in saying that for forty-six of the eighty-one families, the record of articles of food procured by the families presented in our illustration accurately depicts the variety of food obtained. The basis for this assertion is the fact that among this number of families during a period of four weeks, over forty different items of food were listed in addition to the frequent use of the word merchandise to represent articles purchased. On the other hand, because of the small total purchases and the consequent small number of items listed either by name or under the head of merchandise, we do not believe the list of articles of food purchased by three families and presented in this study to be representative of the remaining thirty-five families.

In the majority of cases food was bought in small quantities. Seventeen of the eighty-one families who made credit purchases bought dry groceries (sugar, coffee, tea, flour) for a week and meats and vegetables only when they were needed. But the remaining sixty-four families made all their food purchases in extremely small quantities. Moreover, in those cases where items were listed according to kind and quantity, one found that butter, tea and coffee were bought by the quarter of a pound, potatoes, and flour, by the pound, and meat according

<sup>31</sup> The standards of living investigations made by Chapin, More, Cotton and Little, the New York Factory Investigating Commission, the Bureau of Estimates of New York City, the National War Labor Board, the United States Bureau of Labor Statistics and the Bureau of Municipal Research of Philadelphia were consulted in an effort to secure the requirements of a fair standard of living for the group of families under consideration. The standard set by the Bureau of Municipal Research seemed best fitted for this purpose: First, because it applied to the exact period covered by the present investigation. While the other studies might have been made to apply to this period by the use of an index number, nevertheless their exactness would have been lost by its use, since a general index number covering only budget expenditures has

never been composed. Second, the Bureau standard applied to Philadelphia workingmen. Of the other studies mentioned, the Cotton and Little alone was based on statistics collected in Philadelphia. But it was limited to workingmen in a particular territory. Hence, the price level adopted for the study did not apply to the entire city. Third, the standard we have chosen was based on statistics collected from Negro families, as well as from families belonging to other races. It is, therefore, equally applicable to Negro families. This fact was true of two of the other studies referred to, but neither of these possessed the additional qualification of applying to workingmen in Philadelphia, at the period covered by the present investigation.



to the demands of the particular meal for which it was secured.

The principal reasons for this kind of spending were: First, lack of knowledge on the part of the housewives as to how to buy. It never occurred to many of them that one should purchase more than she needed at the particular time; then, too, those who lived up to their incomes were forced to purchase as little as possible upon each visit to the store and thought that in so doing they were being most economical. Second, unwillingness on the part of the grocer to advance a large stock of food without a substantial deposit, which the purchaser was usually unable to make after meeting the many demands upon his wage.

In reviewing the manner of buying food by the group of families under consideration, one seems to see a relationship between the method of paying for food, the quantity which is bought at one time and the income of the family. The three families that made wholesale cash purchases belonged to the upper income groups, as did also the seven families who made cash large-scale retail purchases, and the seventeen families who bought credit weekly stocks of provisions but settled at the end of each week. On the other hand, each of the nine families who, because of bad credit reputation, were unable to run an account and who secured provisions only for immediate use, belonged to the lowest income groups. We do not seek to maintain that if all the families had had incomes as large as the three wholesale buyers, they would have bought their food in a similar manner; for many of the sixty-four families in the credit group of small-quantity-buyers could have made more economical purchases with the means at their disposal. But it is significant to point out that the nine families who had bad credit and who

made unwise purchases did not make enough money to meet their obligations, not to speak of buying provisions in advance; on the other hand, the twenty-seven families in the upper income groups showed a tendency toward wise expenditures for food and prompt payment of debts contracted in securing provisions.

The cost of food for the families included in this study can best be shown by ascertaining the cost per male adult unit per week. This cannot be determined until the families composed of persons of varying age and size have been reduced to their equivalents in adult males. The United States Department of Labor, Bureau of Labor Statistics,<sup>32</sup> after careful studies and comparisons of food consumption, using the food consumed by an adult male as a basis, ascertained what proportions of the food consumed by an adult male were consumed by the other members of the family. Their results were expressed as follows:

Adult male.....	1.00
Adult female.....	.90
Child, 11-14 yrs.....	.90
Child, 7-10 yrs.....	.75
Child, 4-6 yrs.....	.40
Child, 3 yrs. and under.....	.15

Applying this scale, the equivalent of each family in units of an adult male was worked out. Dividing the amount spent for food by each family by the number of equivalent adult males in the family, we obtained the expenditures made by each family per adult male unit per week. These were averaged and expressed in Tables 3 and 4 under the head of average food expenditures per adult male per week. The preceding calculations

<sup>32</sup> *Monthly Labor Review*, U. S. Dept. of Labor, Bureau of Labor Statistics, Washington, May, 1919, p. 148.



TABLE 4

ANALYSIS OF THE EXPENDITURES OF ALL FAMILIES BY THE SIZE OF THE INCOMES, SHOWING THE AMOUNT AND PERCENTAGE OF INCOME SPENT ON EACH ITEM IN THE BUDGET

## NEGRO MIGRANT FAMILIES IN PHILADELPHIA

23

Income Group Number	Income Groups	Number of Families	Families Spending Less Than \$3.71 per Week per Adult Male on Food	Average Income Spent on:										SUNDRIES													AVERAGE
				STAPLES					SUNDRIES					SUNDRIES													
				Food		Clothing per Annum		Rent	Fuel and Light	Staples	Amusement	Alcohol	Carfare	Church	Doctor	Furniture	Insurance	Miscellaneous	Tobacco	Sundries	Surplus	Deficit					
Per Week	Per Adult	Per Annum	Per Family	Per Adult	Per Family																						
1	\$767-1,067	6	Per cent 66.6 Number 4	\$3.26	55.45	\$17.03	15.19	17.71	5.81	94.16	...	...	...	...	1.76	.75	0.80	2.46	4.67	...	0.79	11.23	3.53	8.92			
				\$518.33	\$17.03	\$143.33	\$882.23	\$167.66	\$52.91	\$882.23	...	...	...	...	\$16.48	\$6.07	\$8.83	\$24.17	\$14.58	...	\$8.25	\$108.38	\$32.42	\$86.25			
2	1,068-1,368	22	Per cent 31.8 Number 7	\$1.36	43.87	\$550.73	\$92.81	12.71	5.74	80.22	...	...	...	...	.03	2.36	.90	2.34	2.68	4.15	...	1.88	14.34	8.26	2.82		
				...	...	...	...	\$159.03	\$72.38	\$1,006.97	...	...	...	...	.36	\$7.92	\$11.11	\$31.61	\$33.45	\$52.14	...	\$20.73	\$177.32	\$105.59	\$36.88		
3	1,369-1,669	25	Per cent 24.0 Number 6	\$4.76	43.04	\$98.62	\$53.08	11.17	4.76	75.78	0.32	3.22	0.32	3.22	1.89	1.46	2.48	3.89	4.59	...	1.56	16.41	10.15	2.34			
				...	...	...	...	\$168.60	\$71.27	\$1,142.54	\$1.83	\$3.37	\$3.37	\$3.37	\$28.69	\$22.13	\$37.13	\$57.76	\$69.28	...	\$23.58	\$346.77	\$157.17	\$34.78			
4	1,670-1,970	22	Per cent 9.0 Number 2	\$5.03	31.45	\$612.91	\$106.01	9.69	3.56	61.42	0.57	.74	0.57	.74	1.79	1.23	1.02	2.49	2.89	0.13	1.36	12.22	26.36	...			
				...	...	...	...	\$184.23	\$66.39	\$1,150.31	\$11.12	\$13.44	\$13.44	\$13.44	\$33.43	\$25.39	\$23.61	\$11.41	\$56.31	\$2.32	\$30.57	\$37.63	\$179.04	...			
5	1,971-2,271	9	Per cent 11.1 Number 1	\$1.23	35.28	\$728.00	\$101.13	10.95	4.71	65.44	1.10	.28	1.10	.28	1.59	1.71	1.82	4.17	2.84	...	2.91	16.42	18.14	...			
				...	...	...	...	\$214.00	\$96.58	\$1,337.07	\$23.11	\$5.78	\$5.78	\$5.78	\$32.97	\$25.39	\$23.61	\$11.41	\$56.31	\$2.32	\$30.57	\$39.15	\$379.76	...			
6	2,272-2,572	4	Per cent .. Number ..	\$5.12	28.03	\$688.50	\$120.09	9.33	4.55	54.35	1.57	.08	1.57	.08	2.38	1.05	...	5.21	4.26	...	1.49	16.04	29.61	...			
				...	...	...	...	\$229.00	\$110.21	\$1,333.08	\$39.00	\$1.95	\$1.95	\$1.95	\$38.90	\$26.00	...	\$126.50	\$104.75	...	\$36.50	\$93.60	\$732.59	...			
7	2,573-2,873	6	Per cent 50 Number 3	\$5.74	36.29	\$996.66	\$133.13	7.09	3.09	62.85	0.44	1.03	0.44	1.03	2.73	1.24	0.91	4.31	1.93	0.21	1.24	14.04	23.11	...			
				...	...	...	...	\$195.67	\$84.39	\$1,713.05	\$26.34	\$15.00	\$15.00	\$15.00	\$75.03	\$26.00	\$35.00	\$118.31	\$33.15	\$6.00	\$34.81	\$379.70	\$644.58	...			
8	2,874-3,174	2	Per cent .. Number ..	\$5.83	40.01	\$1,170.00	\$83.66	9.44	4.35	65.50	...	1.26	2.88	.89	1.26	2.88	.89	1.26	6.04	5.81	...	18.14	16.36	...			
				...	...	...	...	\$276.00	\$127.00	\$1,913.00	...	\$36.50	\$36.50	\$36.50	\$83.95	\$26.00	\$36.50	\$177.00	\$170.50	...	...	...	...	...			
9	3,175-3,475	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....			
10	3,476-3,776	1	Per cent .. Number ..	\$6.79	24.97	\$936.00	\$141.88	34.68	3.47	73.15	...	0.55	3.50	2.78	0.66	2.78	0.66	2.78	2.33	...	0.97	13.57	13.28	...			
				...	...	...	...	\$1,303.00	\$129.76	\$2,741.76	...	\$20.80	\$20.80	\$20.80	\$131.40	\$104.00	\$25.00	\$104.00	\$87.69	...	\$36.50	\$99.39	\$497.85	...			
11	3,777-4,077	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....			
12	4,078-4,378	1	Per cent .. Number 1	\$2.63	24.83	\$1,040.00	\$68.42	4.87	1.60	43.72	...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	21.04	35.94	...			
				...	...	...	...	\$204.00	\$67.00	\$1,831.00	...	.....	.....	.....	\$109.50	\$104.00	.....	\$200.00	\$468.00	...	.....	\$81.50	\$1,476.50	...			
13	4,379-4,679	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....			
14	4,680-4,980	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....			
15	4,981-5,281	..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....			
16	5,282-5,582	2	Per cent 50 Number 1	\$5.80	18.67	\$1,040.00	\$167.15	13.11	2.59	46.85	...	4.76	1.66	1.86	1.66	1.86	1.08	7.67	2.41	2.46	2.47	24.37	28.78	...			
				...	...	...	...	\$730.00	\$144.00	\$2,610.00	...	\$265.30	\$265.30	\$265.30	\$92.45	\$104.00	\$60.00	\$427.00	\$135.30	\$137.12	\$136.60	\$1,357.77	\$1,605.03	...			

have made it possible for us to compare families regardless of differences in the number and age of their members and to apply a like standard to all of them.

If, therefore, we take the cost set by the Bureau of Municipal Research<sup>33</sup> for food per adult male unit per week as a standard and compare the expenditures made for the same by the families under consideration, we shall be able to determine the number of underfed families. We find as a result of this process that as the income increases, the percentage of underfed families decreases. Thus we see that the average food expenditures per adult male per week increases from \$3.26 for families with an income varying from \$767-\$1,067, to \$5.80 for

percentage of underfed families in various income groups, it would seem that families in an income group below \$1,670-\$1,970 were unable to obtain an adequate food supply. For an illustration see table on this page.

If we examine the expenditures of the entire group of families, we shall find that the average number of dollars spent on food tended to increase, while the average per cent of income spent in this manner tended to decrease with an increase in the income: but that both the amount and the per cent of income tended to increase with an increase in the size of the family.

*Clothing*

The expenditures for clothing, the investigator obtained by going over a

PERCENTAGE OF UNDERFED FAMILIES

Among Families with Incomes Varying from	\$167-1,067	Six.....	Out of Every Ten Families Were Underfed
" " " " " "	1,068-1,363	Three.....	" " " " " "
" " " " " "	1,369-1,669	Two.....	" " " " " "
" " " " " "	1,670-1,970	Less than one	" " " " " Was "
" " " " " "	1,971-2,271	One.....	" " " " " " "
" " " " " "	2,272-2,572	No.....	" " " " " Were "

families with an income varying from \$5,282-\$5,582, while the average food expenditures per adult male per week decreases from \$6.03, for families of two, to \$1.07 for families of twelve.

Moreover, judging from the percentage of underfed families, the table seems to show that families consisting of more than three persons were underfed; for only in families consisting of this number of persons was the percentage of underfed less than one in ten families. In families consisting of more than three persons, the percentage of underfed was much greater. On the other hand, judging from the

carefully prepared list of garments and asking the housewife which of these had been purchased, for what price, and if any additional pieces of clothing had been bought. When wage-earning sons and daughters purchased their own clothing, they were individually interviewed. But in the great majority of cases the wife knew the garments purchased by each member of the family and their cost, although she had not bought them herself.

The almost uniform practice of wearing each others clothing made it impossible to list garments under the head of the person by whom they were worn. A new coat, suit, two hats or more, would be bought by the family and used by all the girls; or, in the case of men's clothing, by all the boys. In disputes as to who should wear an

<sup>33</sup> The cost of the articles in the food budget recommended by the Department of Municipal Research of Philadelphia for November, 1919 and adopted by us as a standard for food allowances in this study was \$12.96 per week for a family of five or \$3.71 per male adult unit per week.

article, the older children seemed always to be given the preference. Also, when some of the children worked and purchased their own clothing, those who did not work wore the cast off clothing of their more prosperous sisters and brothers. The prudent mothers made these garments over to fit the younger children and thereby provided them with neat and comfortable apparel. In other families, the clothing was worn exactly as it was handed down. But this manner of distributing garments among the various members of the family made it impossible to list clothing expenditures other than by total purchases for the entire family.

Gifts of clothing were very few. This may appear surprising to the reader, but let him recall that the families included in the investigation were new-comers to Philadelphia. They knew practically no one in that city from whom they might obtain such assistance; and their work was not of the nature to offer it to them, for the men were mostly unskilled laborers in manufacturing establishments, the women, cleaners of buildings, factory hands or day workers. So there were left no sources other than charity organizations from which to obtain free articles of clothing. None of the families included in this study had resorted to help from charity in any form during the period of the investigation nor previous to it. The five families that reported gifts of clothing were as follows:

The nature of the occupation of the persons in these families, receiving gifts of clothing, and the differences in the incomes of the families seem to show that they received gifts not so much because of necessity as of opportunity to obtain them.

Credit purchases of clothing were seldom made. Only twelve families reported this method of purchasing. These families all belonged to the lower income groups and told the investigator that this was the only means by which they could obtain garments. The reason given by the remaining families for "paying cash or going without," as they put it, were as follows: First, the startling differences between the prices of the credit merchants and the department stores; second, a tendency on the part of credit merchants to consider these families transients and, therefore, to make them few offers, and these extremely extortionate.

As in the case of food, so in clothing, we shall judge of the nature of the clothing by its cost. The Bureau of Municipal Research Standard, which we have adopted as a guide in estimating the cost of clothing, allows \$346.63 for this item, in a family of five, or \$98.75 per adult male unit per year. In order to compare clothing expenditures of families in our study with those set down in the Standard, we had first to reduce the families to their equivalent adult male units. "No system has been devised, however, by which satisfactory comparisons between

OCCUPATIONS OF HEADS OF FAMILIES RECEIVING GIFTS

<i>Family Number</i>	<i>Occupation of Head of the Family</i>	<i>Income of Family</i>
64	Butler	\$1,440.00
49	Nurse	1,876.80
37	Cook	1,300.00
15	Domestic	1,768.00
3	Laundress	1,170.00

families can be made with reference to expenditure other than food, although, probably, comparisons on the basis of food consumption would be about as accurate as any that could be made."<sup>34</sup> Assuming that they are, we have used the scale prepared by the War Labor Board and based on food consumption, to reduce the families in this study to equivalent male adult units for the purpose of comparing clothing expenditures. Dividing the amount spent on clothing per year per family by the number of equivalent adult male units in that family, we obtained the cost of clothing for this unit. Comparing the average cost per adult male unit for families of various sizes with \$98.75, the amount allowed by our standard, we found that families consisting of more than three persons were, on the average, underclothed, as were also families with an income of less than \$1,670-\$1,970.

The amount of income spent on clothing by the families under consideration tended to increase, while the percentage of income devoted to this purpose varied, tending, however, to remain approximately the same with an increase in the size of the income. Both the number of dollars and the percentage of income expended on clothing tended to increase with an increase in the size of the family.

### *Rent*

The amounts spent by each family on rent were obtained by asking the rental charge per week or per month during the year 1918-1919. Replies were given mostly on the basis of one month, because so many of the families lived in rooms and settled with the proprietor of the house upon the pay day of the head of the family, which came usually once a week. Increases in rent during the year were asked for

as well as changes due to moving. It was found that the latter seldom existed for, owing to the congested housing conditions, there was practically no place to move, and the difficulty of finding a house or even a room, made a family reticent about searching for another, once it was located.

The investigator also noted the type and condition of each house which was visited. She found that the thirty-seven houses, containing either four, five, six or seven rooms, occupied by families contained in this study, were two story brick dwellings, without gas or a bath and with toilets in the yards. The seven room houses differed from the six room only in that they had a summer kitchen, which was used, however, all the year. The winter kitchen had been converted into a dining room, while the dining room itself was used as a living room or a bed room. The remaining eight houses rented by families investigated were three story brick residences with gas, baths, and furnaces providing hot air heat.

With four exceptions, the physical condition of each of these houses was very poor. Regarding forty-one houses the investigator finds marked on her schedule such comments as these: Boards on window-sills, steps, shutters, worn off and broken. . . . Plaster falling in nearly every room. . . . Floor boards broken. . . . Boxes placed over holes in the floor. . . . I nearly fell into a cellar. . . . Wall paper torn off in the hall. . . . Wall paper falling from ceiling and walls in four of the five rooms. . . . House does not look as if it had been painted inside, nor outside, since being built. . . . Toilet drainage out of repair. . . . Water has to be poured down hopper by the bucket. . . . Underground leakage that keeps water from the toilet in the yard. . . . Odor from toilet is vile. . . . Water

<sup>34</sup> *Monthly Labor Review*, May, 1919, p. 148.

supply too weak to flush the hopper well. . . . Chimney must need cleaning out, as the stoves do not draw well. So much smoke in the house that I thought it must be on fire. . . . It never rains but it pours into this house. The roof must leak all over.

Similar notations were made concerning each of the houses and often several of the preceding comments applied to the same house. There were, however, four exceptions to which attention should be called: viz., the house occupied by family eighty-five, which was a two story brick with five rooms, heated by latrobes; that occupied by family sixty-five, which was a seven room brick with bath, gas, heated by a furnace, and two three story brick houses with bath, gas and furnaces in good order, occupied by families seventy-one and one hundred, respectively. All of these dwellings were in excellent physical condition and were kept in repair. The first of the houses rented for \$26 per month, the second for \$25 per month, while the third and fourth were being bought. The payments made during the year toward the purchasing of the houses were listed under the caption of rent.

The houses rented by families included in the study and sublet to other persons than those in the family, were among the four, five, six and seven room houses, mostly occupied by two families who came from the South together. But the rooms in six of the three story houses were sublet by the principal tenant to many persons or families. For example, family number twenty-eight rented two houses containing twelve rooms each. The husband and wife, of whom the family consisted, occupied three rooms on the first floor of house one and sublet the other twenty-one rooms, furnished or unfurnished as was demanded, to sixteen different families and individuals.

The remaining fifty-five families of our study, that rented rooms, secured them from tenants, in the manner of family number twenty-eight. Only in these cases, usually owners not living in the house themselves had rented or bought a dwelling house, the rooms of which they sublet to many and various persons. Here the real housing problem was apparent. The proprietor came around only on rent day. There was no janitor; the halls and steps were dark, cold and dirty. The cellars and yards were used by the tenants as dumping grounds for their trash. The houses were, on the whole, run down. The one bathroom was extremely dirty and unkempt; many of the window panes were broken and stuffed with rags; there was an alarming need of paint and plaster.

Moreover, these houses were not built for occupation by several families and had not been remodeled to suit their needs. Although a family might have a sufficient number of rooms to house itself, it could not obtain under the conditions provided, the physical necessities for household duties. When the landlord sublet the rooms of an entire house, he provided no heat. Stoves were therefore placed in rooms not built for ventilation by this kind of heating, resulting in the room's being filled with close, dry air. Add to this the fact that a bed room had been turned into a kitchen, where a large size cook stove was usually placed, and from which odors of food and damp clothes being dried by the heat of the cook stove were constantly streaming into the adjoining rooms. Beside these unhealthy conditions, there were often as many as ten families in one three story house, using the same bath and toilet. It is apparent, therefore, that such dwellings as those in which lived the families who rented rooms, were entirely unfit for occupation by many families.

The average price paid for renting one room was \$163.26 per year, only \$6.05 less per year than the average cost, \$169.21, of renting a house of four rooms, while the average cost of renting two rooms, \$183.13 per year, was \$13.92 greater than the average cost of renting a four room house. And the average cost of renting three rooms, \$198 per year, was greater than the cost of renting either a four, five or six room house. It was cheaper, therefore, to rent a house, but houses were not to be had, so a room had to be taken at the price charged. The price for one room varied from \$2.50 to \$4.50 per week, the fifty cents usually being added for gas. The price for two or three rooms, while rising as high as \$6 or \$7 per week, often fell as low as \$2 or \$3 because of the poor condition of the rooms. In estimating the price that was charged for rooms, the proprietor seemed first to calculate what amount it was necessary to charge for each room rented, in order to obtain the rent of the house, and then to add fifty cents to one dollar on more favorably located rooms, such as the first or second floor front.

The cost of renting a two story brick house such as we have already described, varied from \$8.50 per month for a dwelling with a leaking roof, floor boards broken and plaster all but fallen, to \$26 per month for a dwelling equipped with modern improvements and kept in a habitable physical condition. The rent paid for three story houses ranged from \$17 to \$25 per month, but the condition of none of the houses that rented for these prices was such as to make them suitable for homes.

Forty-five of the one hundred families investigated, rented houses, and twenty-six of this number occupied their houses alone, without subletting or taking in lodgers. The percentage of families renting houses and the

percentage renting and occupying an entire house, were greater for each higher income group; while the percentage renting rooms decreased with each higher income group. Moreover, the average income of families renting houses was above that of families renting rooms. That is, the possibility of renting a house seemed to increase with an increase in income. It is also significant to point out that the number of rooms occupied per adult male unit increased with the increase in the size of the income group, and that until the income group was reached allowing \$1,671-\$1,970, less than one room per adult male unit was provided.

The percentage of families of various sizes that rented rooms or houses fluctuates so greatly that but one conclusion can be drawn: to wit, the size of the family had practically no influence on the question whether a house or a room should be secured. When one recalls the housing conditions of the period in which the study was made, it will become more apparent to him that even the number of persons to be provided for had nothing to do with the securing of a house. It depended upon opportunity plus the ability to pay the price that was charged. Thus we have seen that the families in the upper income groups, that were able to pay, secured houses and rooms in sufficient numbers to accommodate each adult male unit.

In regard to the number of rooms occupied per adult male unit in families of each size included in the investigation, we find that families consisting of more than four persons were housed with one or less than one adult male unit in each room, but families above this size show on the average eight-tenths to five-tenths of a room, for the same unit. Such congested housing existed in twenty-eight families, containing five, six, seven and nine persons. Furthermore, the average in-



come of families renting rooms was above \$1,500 but less than \$1,600. The incomes increased within these limits with each increase in the number of rooms rented. The average number of dollars and the average percentage of the total income spent on renting rooms increased with an increase in the number of rooms rented. The latter occurrence was also accompanied by an increase in the average income of families renting rooms.

Turning our attention to families that rented houses, we discover that their average income was above that of families renting rooms. The lowest average income for the group renting houses was \$1,620.75 and the highest \$5,564. The average income increased regularly between these two figures with each increase in the number of rooms in the house rented. The average number of dollars spent on rent fluctuated, tending toward an increase, while the percentage of the total income spent on rent also fluctuated, but tended toward a decrease with an increase in the size of the house rented and the accompanying increase in the average income of families renting houses of larger sizes.

Taking into consideration, however, the total expenditures on rent by all families, Tables 3 and 4 show that the amount of income spent on rent tended to increase, while the percentage of income devoted to this purpose tended to decrease with an increase in the income. On the other hand, both the number of dollars and the percentage of income spent on rent tended to increase with an increase in the size of the family.

### *Fuel and Light*

The table in the column opposite, shows that coal and kerosene<sup>35</sup> were for

<sup>35</sup> Expenditures on fuel and light were obtained in three different ways. In the first place,

the most part bought in small quantities. Coal was secured by sixty families in buckets. The grocer kept a small size coal bucket in which he first measured the coal and from which he poured it into the purchaser's receptacle. The usual price for a bucket of coal was thirteen cents, or two buckets for twenty-five cents. Twenty families also reported purchases of kerosene by the quart. These were mostly families of the lower income groups who secured this item on credit. Only twenty-two families used gas for cooking or lighting. This was largely due to the fact that few of the houses had gas in them and also to the fact that many of the families were not accustomed to the use of gas. One family, number twenty-eight, used electric lights.

### FUEL AND LIGHT PURCHASES

Number of families buying coal by the bucket: 60; ton or half ton: 40.

Number of families buying kerosene by the gallon: 64; quart: 20.

Number of families paying gas bill by the month: 14; with the rent each week: 8.

amounts and prices paid for coal and kerosene were obtained for forty-seven families from record books of credit purchases. Eighteen such records were secured for a period of six months and twenty-nine for a period varying from three to four months. The second manner of obtaining expenditures on fuel and light was by ascertaining from forty families, the number of tons of coal bought during the past year and the price paid for each. If gas was used, the bill for as many months as the housewife could produce or recall was asked for, or if a slot meter was used, the frequency with which quarters were deposited there-in. Some of the families buying coal by the ton procured kerosene from the grocer on credit, while others bought it from the distributing wagons of the Atlantic Refining Company. In all such cases an effort was made to determine the amount of kerosene consumed per week or per month and the cost of the same. Finally, the expenditures of thirteen families that bought heat and light producing products by cash payment from the corner grocer were estimated by asking the housewife the quantities bought at various times of the year and the prices paid.

The investigator found that the same reasons were given for buying coal, as for buying food, in small quantities. But, in considering coal, especially, the lack of storage facilities should be considered. When it is recalled that 55 per cent of the families rented rooms and that 73 per cent of this number rented one room, one will readily acknowledge that there was no place for a large number of the families to put a ton of coal. This point is further illustrated by comparing the number of rooms occupied by each family with the quantity of coal bought by the same family. From this data, we find that the percentage buying coal by the ton was greater among families renting houses. Since we have already seen that the income of families renting houses was greater than that of families renting rooms, it is not surprising to find that a larger percentage of the families in the upper income groups bought coal by the ton than in the lower income groups.

The average amount spent on fuel and light by families buying coal by the bucket was found to be \$79.86 per year, while the average amount spent by families buying coal by the ton, was \$73.77. Both of these averages are less than the allowance of \$84.23 given for fuel and light by the Bureau of Municipal Research study, and the allotment of \$93.64 in the "Suggested Budget" we have planned. Only twenty-six families reported expenditures on fuel and light equaling or exceeding the former amount, while but fourteen families spent as much as the latter standard.

The investigator felt that the small expenditure on fuel and light was due to the large number of families living in rooms with the consequent need for a reduced quantity of fuel and light products. Fifteen of the twenty-six families spending over \$84.23, or 58 per cent of this number, rented houses

containing four or more rooms, and had, therefore, not only occasion for the use of greater quantities of fuel and light products, but also better facilities for its storage than families renting rooms. To illustrate this point, further, it is significant to point out that but one of the twenty-six families spending over \$84.23 for fuel and light, lived in one room; while thirty-seven of the one hundred families included in this investigation lived in one room and spent less than \$84.23. This seems to show more conclusively that there was a relation between the amount spent on fuel and light and the number of rooms occupied by the family.

An examination of the expenditures on fuel and light by the families in each income group shows that the amount of income spent on these items increased irregularly, while the percentage of income devoted to such expenditures decreased with an increase in income. But neither the amount nor percentage of income spent on fuel and light products seems to bear any relation to the size of the family.

#### *Amusement*

All money spent in attending theatres, in taking excursion trips or for other forms of recreation was recorded under the head of amusement. Only twenty-one families reported expenditures for such purposes. The form of amusement enjoyed by twelve of this number were performances at moving picture houses or at Gibson's New Standard Theatre, a Negro vaudeville house; by seven, excursions to Woodside Park and Willow Grove; by two, sight seeing trips through the city.

The smallest amount expended on amusements during a period of one year by any one family, was \$5.20 for a day spent at Willow Grove Park by family seventeen; the largest amount was \$530.60 spent by family one hun-

dred, consisting of ten children, three of whom were self-supporting sons who went every week to Gibson's Theatre. The expenditures of these two families on amusements are both extremes, as the amount spent by the remaining families was neither as great nor as small, but fell between \$25 and \$65.

Only one of the twenty-one families devoting any part of their income to amusements, consisted of more than four persons.<sup>36</sup> Moreover, the per cent of the total number of families in the various income groups making amusement expenditures, the average per cent of the income spent by the families making the expenditures, and the average per cent of income for all the families in income groups where any one family made expenditures for amusement, tended to increase with an increase in income.

This would seem to indicate that income limited indulgence in amusements, for, in general, only families of a small size and large income enjoyed them. But a study of the contributions to church of all the families included in this investigation will reveal the fact that the social life was not limited to the few who reported expenditures which we have listed under amusements, but that it was integrally connected with the activities of the church.

### *Church*

Eighty-three of the one hundred families included in the investigation reported contributions to the church. We have previously noted that the average amount expended in this manner by families in the various income groups bore a relation to the income; *i.e.* it increased with an increase in the size of the income. Our next question is, what influence did the size of the family have on such expenditures? If we examine the average percentage

of income devoted to the church by families of various sizes, we shall find that the percentages fluctuated to such a degree that the only conclusion possible is that the size of the family had no influence on the amount of money contributed to the church. It appears, therefore, that irrespective of the size of either the family or the income, 83 per cent of the families included in the study financially supported the church, and that the size of the income alone influenced the contributions by limiting their amount.

These contributions included not only regular weekly dues, but also money spent by forty-eight families in attending socials, concerts, entertainments, clubs and classes of the church. It is interesting to note that while each of the eighty-three families, aiding in the support of the church, did not financially patronize its social activities yet all of them attended some of its weekly functions. These activities were supported in preference to the theatre, dance hall, or other types of public amusement for the following reasons: First, the churches attended by the majority of the migrants opposed such forms of recreation, a sentiment which restrained participation in them by many families. Second, the fact that the most attractive commercialized houses of amusement were operated by white persons caused the Negro to be reticent about seeking admission to them. In the South he was not generally accustomed to frequenting such places, as they were usually closed to Negroes. Moreover, in Philadelphia he was always uncertain as to when and where he would be refused admittance. So the new-comer found it more agreeable to go to church where he knew he was wanted. Third, a church social was more attractive. Here you met all your friends. It was part of the group habit to attend such

<sup>36</sup> See Table 4. Amusement Column.

affairs. Everybody went. You were the odd fellow if you stayed away. The church was the leader, therefore, of not only the spiritual but also the social life of the migrant.

### *Insurance*

Only two of the one hundred families under consideration failed to insure some one member. The reason given by each of these families for not carrying insurance was that in the South they belonged to companies that did not do business in Philadelphia. Agents did not come, therefore, to collect premiums. The insured had neglected to send them to the company and had thereby let his insurance lapse and, until the time of our study, had failed to take out another policy. This leads us to say that migration to the North resulted in the lapsing of some insurance in nearly all of the families investigated. Only those families that held policies in companies with branch offices in Philadelphia had continued to keep up their insurance. It required too much time and care to send premiums out of the city. Besides, it involved some doubt in the mind of the insured as to whether he would secure payment in case of death after having moved to a more hazardous climate. The migrant seemed to realize that the risk was increased and preferred taking out a fresh policy in a company that was willing to undertake the new risk and also one that was near at hand, so that he could obtain immediate payment without litigation.

The kind of insurance was, with few exceptions, industrial, a type of insurance especially designed to meet the needs of the wage earning and industrial population. The premiums were payable weekly and were collected by an agent of the company who called at the house of the insured. The amounts of the premiums varied from five cents

for the children to fifty or sixty cents for the father. Often, however, older sons and daughters who had been given their insurance to keep up when they began working, had failed to do so, and on reinstating themselves had to pay rates nearly as high as those charged their parents. The face value of the industrial policies carried by members of the various families, varied, but none of them were over \$500; indeed, only six equaled this amount, while the rest were between \$150 and \$250. In addition to straight life industrial policies, members of thirty-two families carried policies with sick benefit clauses. These agreed to pay a definite sum per week for a limited number of weeks in case of certain specified causes for illness and a lump sum at death.

Lodges and sick benefit assessment societies maintained entirely by Negroes also provided a means of insurance. Either the mother, father, or both parents of forty-three families belonged to such associations. Their popularity was due principally to the social life afforded through weekly meetings which were largely attended. The payments to these organizations were small, varying from five to twenty-five cents a week, and the returns generally about fifty dollars at death and two dollars a week in case of illness.

Ten families contained at least one person carrying endowment insurance. Although one member at least of ninety-eight families was insured in some manner, few families had come to realize that life insurance had any other purpose than to provide burial funds and protection against loss of income from illness. The ten families that carried endowment insurance thought of it as a savings fund, not to pay off mortgages, or help to buy a home, or to educate the children, but as a means of amassing \$1,000 to spend at some

future date. Yet it is encouraging that 10 per cent of the families should have viewed insurance as a means of saving for other than burial purposes.

No relationship could be pointed out between the number of insured families and the amount of the income of these families, or between the number of insured families and the size of the family; for the per cent of insured families in various income groups and in groups of families of various sizes fluctuated so greatly. Neither could any relationship be shown between the average per cent of the income spent on insurance, the size of the family or the size of the income; here, also, the percentage fluctuated markedly. Inability to draw such conclusions is not surprising when one considers that the cost of insurance and the amount carried are individual matters depending largely upon the physical condition of the insured, and his opinion as to how much insurance is necessary to his protection.

### *Furniture*

Expenditures on furniture and furnishings were made by fifty-eight families. The smallest amount spent for this purpose during one year by a single family was \$5, the largest amount, \$750. Between these two extremes there were annual expenditures by twenty families of more than \$5 but less than \$100; by thirty families, of more than \$100 but less than \$200; by three families, of more than \$200, but less than \$300; and by three other families, of more than \$300 but less than \$400.

The percentage of the total number of families in each income group that made purchases of furniture and furnishings increased irregularly with every increase in the size of the income group. Also, the average percentage of income spent by families in the various income

groups on these items increased irregularly with each higher income group. This seems to show that the percentage of income expended on furniture and furnishings increased with income as did also the percentage of the number of families making the expenditures.

It will be recalled that a similar relationship was found to exist between the percentage of the number of families renting houses and those renting a small number of rooms, and also between the percentage of the income spent by families renting houses as compared with that of families renting a small number of rooms. Thus we saw that a larger percentage of the families in the higher income groups were able to rent houses. It is not surprising, therefore, that we should find a greater percentage of the families in the same groups able to buy and buying furniture, also able to spend and spending a larger percentage of their incomes for these articles.

The reader may question the inference that the financial ability of a migrant to rent a house has any connection with his buying furniture. The circumstances in this case, however, seem to warrant such a conclusion. Not one of the families we are considering was able to ship furniture from the South at the time of its departure, because of the war embargo on the shipping of such articles. A man had to consider, therefore, when renting a house, whether he was able to buy furniture to put in it. It is apparent, since furniture had to be purchased by all the families not renting furnished rooms, that many of them would not have money to pay for it in cash. We find, therefore, that thirty-seven families were securing furniture by means of the credit system. They usually paid \$2 a week. Thus we find twenty-five families reporting \$104 per year spent on furniture.

*Medical Aid*

All money spent for medical, dental, ocular and pharmaceutical purposes was listed under the caption, health. Forty-five families reported such expenditures. The smallest amount spent by one family during a period of one year was \$2 while the largest amount was \$175. Twenty-two families spent for this purpose under \$50; thirteen, over \$50 but under \$100; eight, over the latter amount but under \$150 and two over \$150 but under \$200.

Neither the percentage of families in the various income groups spending money on health, nor the average percentage of the income expended for the purpose by all the families in the different income groups showed any definite relation to the income. The same percentage of families in the lowest as in the highest income group reported health expenditures. The percentage of income spent on the average by the families in the various income groups for health, fluctuated to such an extent that no conclusions as to the effect of the one on the other could be drawn. As an explanation of the irregular tendencies in health expenditures, the investigator would say that the sudden change in climate made medical attention necessary for members of families in every income group. It was not left as a matter of individual choice, to be exercised by only the richer families, but became an urgent demand of many families all along the income scale.

Only two families reported free medical aid. These were families number thirty-seven and sixty-one, from which persons had gone to the free clinics of Douglass Hospital.

*Carfare*

Expenditures on carfare depended largely upon the distance from home

of the place of work or of the church attended. They bore no relation to the income<sup>37</sup> but rather to the number of persons working or attending church at some distance. Seventy-six families reported such expenditures, the minimum for which was \$31 and the maximum \$150, spent per annum by one family. Between these two extremes there were annual outlays for carfare by fifty-two families of more than \$31 but less than \$50; by thirteen families, of more than \$50 but less than \$75; by thirteen families, of more than \$75 but less than \$100, and by six families of more than \$100 but less than \$150.

*Alcohol*

This study was made after the passage of the Federal Prohibition Law. Nevertheless the investigator sought to ascertain expenditures on alcoholic drinks. Only ten families reported such purchases. Five of this number bought beer for their meals and said that it cost two dollars per week, or \$104 annually per family. Four other families each spent less than \$100 per year in this manner. Their purchases consisted of drinks bought away from home by the men. The outlay in one family of \$156 was to provide a stock of liquor for future purposes. The members of the family are not to be classed as drinkers, as the amount spent during one year would seem to indicate. But, they liked wine at Christmas and other occasions of celebration and so secured a store of it. The average percentage of income expended on alcohol by families in the various income groups tended to increase with an increase in the size of the income group.

<sup>37</sup> See Table 3. Note that the average percentage of incomes spent on carfare by families in various income groups fluctuated so remarkably that no conclusion could be drawn as to their relationship to the size of the income.

*Tobacco*

Sixty families reported expenditure on tobacco. The smallest amount spent by one family during a year was \$10, the largest amount, \$182. The purchases of forty families amounted to less than \$50, while those of sixteen families were more than \$50 but less than \$100, and those of but four families over \$100. The percentage of families, in the various income groups, that spent money on tobacco increased irregularly with an increase in the size of the income group, as did also the percentage of income spent on the average by all the families in each income group, for this purpose.

*Miscellaneous*

In addition to the previously discussed expenditures on sundries, there were three items, tailoring, telephone and reading matter, which we have classified as miscellaneous, since money was spent on them by only four families. The amounts paid for the services of these articles by three families were under \$50 and by one family, exactly \$200.

*Savings, Loans and Gifts*

Savings of some nature were reported by sixty families. Money was sent South to dependent relatives by thirty-eight families, while loans to friends or relatives were made by ten families. And money was paid in the settlement of debts by twenty-eight families.

The reader should be cautioned, however, against considering money spent for any one of these purposes as an indication that the standard of living was above or below the subsistence level. Such expenditures were made because of pressure of debts, poverty stricken relatives, friends in greater distress than one's self, or the acquisitive instinct. It is interesting to point

out, nevertheless, that the percentage of families in the various income groups having a margin above family expenditures to apply in the ways already stated, increased with each higher income group but decreased with an increase in the size of the family.

As has already been stated, sixty families saved some part of their incomes, either by putting money in the bank, in church thrift clubs, by hoarding it at home, or by investing it in Liberty Bonds, War Savings Stamps, Building and Loan Associations or in property. The number of families adopting any one or more of these means is shown below.

<i>How Money Was Saved</i>	<i>Number of Families</i>
War Savings Stamps and Liberty Bonds.....	27
Bank.....	37
Money Kept at Home.....	12
Invested in Property.....	5
Paid in Building and Loan.....	4
Paid in Church Thrift Clubs.....	2

The actual number of dollars saved per family fell between \$8 and \$981. The amounts falling between these two extremes can best be shown as follows:

<i>Number of Dollars That Were Saved</i>	<i>Number of Families</i>	<i>Per Cent of Families</i>
Less than \$100 .....	18	.30
100-199.....	10	.16
200-299.....	11	.18
300-399.....	7	.15
400-499.....	2	.03
500-599.....	3	.05
600-699.....	3	.05
700-799.....	3	.05
800-899.....	1	.02
Over-900.....	2	.03

We find that the average number of dollars invested in the ways above

mentioned and the average percentage of income saved, as well as the percentage of families that made the savings, tended to increase with an increase in the size of the income but to decrease with an increase in the size of the family. Moreover, the average per capita income tended to decrease with an increase in the size of the family. The fact, however, that in groups of families of every size and in each income group, some family reported savings, shows an inclination to preserve a part of the income. But, the tendencies we have just pointed out show that it became increasingly difficult to save, as the family increased in size or the income decreased.

### *Deficit*

In recording amounts spent on the various items in the budget of a family, we have given figures which represent the cost of the amount consumed, deducing in the deficit column the number of dollars due on these articles. Thus the word deficit has been used to show the debt of a family after the income had been exhausted. It includes grocery bills for food, consumed but not paid for, by fifteen families; clothing bills for garments, worn but not paid for, by twelve families; furniture bills for furniture, used but not paid for, by eight families; rent due for one family; borrowed money spent by four families for items recorded in their budgets; and in some families, the consumption of items unaccounted for and exceeding the income by not more than \$11.

Nineteen families reported deficits. These families all fell within the first three income groups, and their distribution showed a smaller number of deficit families as the size of the income increased. On the other hand, the percentage of deficit families increased with an increase in the size of the family.

The average percentage of income represented by the deficit decreased with an increase in the income of the families in the various income groups, but increased for each group of families of a larger size. Such relationships between the deficit of a family and its size or income are the converse of those we found to exist among families with savings. This leads us to say that families of a small size or with a large income were better able to stay out of debt than those of a large size or with a small income.

### *Summary*

Eighty-one per cent of the families investigated bought food by credit purchases and mostly in small quantities. Of the remaining families, nineteen made large scale retail purchases and nine small quantity cash purchases. The assortment of foods bought showed, in the majority of cases, a somewhat greater variety than that suggested in the fair standard of living budget prepared by the Bureau of Municipal Research of Philadelphia.<sup>38</sup> Taking the cost of food determined per adult male unit per week by that study as a standard, and comparing it with the cost for the same unit to the families investigated, we find 25 per cent of the families were underfed. Moreover, the distribution of these families indicates that the probability of a family's being underfed increased with the size of the family but decreased with an increase in the size of the income. Making like use of the clothing standard set by the same study, we see that families consisting of more than three persons were on the average underclothed, as were also families with an income of less than \$1,670-\$1,970. The purchases of clothing were, with the exception of

<sup>38</sup> Beyer-Davis-Twing, "Workingmen's Standard of Living in Philadelphia." New York, 1919, p. 53.



twelve families, made by cash payment. Gifts of clothing were equally unusual. The houses occupied by the families were, with four exceptions, in an exceedingly poor physical condition. The most critical housing problem appeared, however, in single dwellings of twelve and fourteen rooms sublet to as many as sixteen different families or individuals. Only 26 per cent of the families occupied singly an entire house. Their distribution shows that the occupying solely by one family of a dwelling depended upon a large income rather than a large size family. Moreover, the latter were overcrowded to a degree not experienced by families with high incomes. Purchases of coal and light producing products were most frequently made in small quantities, *e.g.*, coal by the bucket, kerosene by the quart. Especially is this true of families living in rooms; whose purses limited the extent of lodging procured, which in turn restricted the facilities for the storing of fuel.

Turning to expenditures made on the sundry items, it appears that the amount spent on amusement was extremely limited in all families. But, we discover that the contributions to churches included money paid at church socials, which were more frequently patronized than commercial houses of amusement. Insurance was carried by one or more persons in ninety-eight per cent of the families. With the exception of endowment insurance carried by at least one member of ten families, industrial insurance was the universal type; its sole purpose being to provide a burial fund. The fact that many families were forced to leave their furniture in the South, due principally to the cost of carriage or war embargoes on freight, accounts for 58 per cent of the families' spending money on this item. Of this number, thirty-seven made their purchases by means

of weekly payments. Money was spent for various medical purposes by forty-seven families. The amounts so expended show no relation to either the size of the family or income. Their irregularity seems to indicate that a change in climatic conditions made medical attention a necessity rather than a choice to be exercised by families of financial means. Carfare expenditures were related to the distance of the place of work or church from the home and showed no relation to either the income nor the size of the family. Ten families reported expenditures on alcoholic drinks, varying in amount from \$36.50 to \$156 per annum. Purchases of tobacco were made in a considerably larger number of families, sixty in all. The smallest amount spent, annually by one family in this way was \$10, the largest \$182. Finally, miscellaneous items consisting of the services of tailors, telephones, and reading matter were reported by four families. The expenditures of families did not, however, always equal or balance with the incomes so that eighteen families show a deficit and eighty-two a surplus. Sixty of the latter number made annual savings varying in amount from \$8 to \$981.55.

A further resumé of the relation of income to expenditures would prove helpful in elucidating the expenditure tendencies found to operate within the group. The question, however, that arises in our minds is, how do the expenditure tendencies of this group compare with those of other groups? For purposes of comparison, therefore, we shall list the expenditure tendencies of our group beside those reported by the War Labor Bureau<sup>39</sup> for families it investigated in twenty-two shipping districts during the year

<sup>39</sup> *Monthly Labor Review*, U. S. Dept. of Labor, Bureau of Labor Statistics, Washington, D. C., May, 1919, p. 148.

1918-1919, and Engel's laws of expenditure. We find:

1. *As the income increased, the percentage spent on food decreased.*

Engel and the War Labor Bureau Study report the same.

2. *As the income increased, the percentage spent on clothing remained approximately the same.*

Engel: "As the income increases the percentage spent on clothing remains the same."

The War Labor Bureau: "As the income increases, the percentage spent on clothing increases."

3. *As the income increased, the percentage spent on rent, fuel and light decreased.*

Engel: "Whatever the income the percentage spent on lodging or

rent and for fuel and light is invariably the same."

The War Labor Bureau: "As the income increased, the percentage spent on rent, fuel and light decreased."

4. *As the income increased, the percentage spent on sundries increased.*

Engel and the War Labor Bureau Study report the same. Thus we see that the expenditure tendencies of the group, under consideration, were not only sufficiently regular to be stated in the form of definite tendencies, but also that the tendencies either agree substantially with Engel's historic laws of expenditures, or, where they fail to do so, coincide with the more recent findings of the War Labor Bureau.

## CHAPTER V

### A SUGGESTED BUDGET<sup>40</sup>

Before we can determine conclusions concerning the standard of living maintained by the families whose budgets have just been analyzed, it is necessary to determine what constitutes a fair standard of living for the group under consideration. It is desirable to base budget allowances upon objective standards. But many of the sundry items which must be included in a budget do not lend themselves to concrete measurement. Upon what basis can one estimate the cost of carfare

<sup>40</sup> The "Suggested Budget" has been planned for a family of five, consisting of a father, a mother, a boy of thirteen, a girl of ten, a boy of six, during the year 1918-1919. Definite ages and sexes had to be assigned to the members of the assumed family, in order to determine the cost of an actual budget, for the consumption of individuals varies with their age and sex. The period of time, as well as the age and sex, used here, are those selected by the Bureau of Municipal Research of Philadelphia; since part of their study was adopted in the "Suggested Budget."

when Mr. B. lives two squares from his place of employment and Mr. A., twenty miles from the same factory? The amount that the members of a group of families found it necessary to spend on carfare is the only guide that we can follow for this item of expenditure. The criticism may be advanced that such a procedure involves circular reasoning, as the proposed standard is based upon a standard actually maintained. A standard of living must, however, be considered in the light of the group to which it is to apply. The habits of this group should be the guide. For a standard, principally controlled by "what ought to be," is limited by "what is," since it will never be adopted by any families unless it permits an exercise of their fundamental characteristics and tendencies. For example, if the families we have been studying spent recreational money in

the church and not in the theatre, a proposed standard of living for the group must make a similar allowance for the church. A practicable standard of living, while providing the physical necessities as determined by objective standards, should, nevertheless, make its allowances conform fairly close to the practice of the group under consideration.<sup>41</sup>

The budget which we have planned is, therefore, not an ideal estimate for a particular family, but, rather, it is an attempt to combine those items for which the families investigated actually spent their incomes, in such proportions as to make it possible for a family of five to obtain a standard of living which will meet not only the desires of an average family, but also the demands of physical requirements for the maintenance of the body in health and a fair degree of comfort. Perhaps the budget of not one family in the group studied will compare exactly with this we have set up, since, in order to obtain a standard which would fit the group as a whole, we have included all the items<sup>42</sup> for which any one family spent money. Moreover, the "Suggested Budget" has not been limited to food, shelter, clothing, warmth, but has been extended to include all the sundry items which the families worked equally hard to obtain and which they considered quite as necessary. The quantities of these and all other items included in the budget have been determined by balancing the number of physical units, necessary for the maintenance in health and ordinary comfort

of five individuals of the ages specified, with the number of units consumed by the families investigated, in order to make the suggested standard meet both group tendencies and physical requirements. The quantities thus determined have been expressed in monetary terms by multiplying them by their market price in November, 1919.

### *Food*

We have adopted as a fair allowance for food, the cost of the food requirements established for a family of five, by the Bureau of Municipal Research of Philadelphia.<sup>43</sup> This standard was based upon the scientific requirements of a workingman's family consisting of five persons and the records of the food consumed by 261 families.

Scientific analysis demands an equal number of calories for any race of people living in the same climate and carrying on work of a similar nature.<sup>44</sup> Various groups of families may, however, obtain the same number of calories from different kinds of food, which sell at a lower or higher price. The cost of one standard may not, therefore, apply to all groups. We have already made a comparison of the food purchased by the families included in this study and the items of food suggested by the Bureau of Municipal Research, and seen that there was substantially no difference between the kind of food suggested by the one and consumed by the other. The diet provided by the municipal study is, therefore, sufficiently similar to that secured by the Negro families to be adapted to them. Although the kind of food consumed by the group under consideration may be identical with that which is recommended, if the

<sup>41</sup> Wm. F. Ogburne, *The Measurement of the Cost of Living Wages. Annals of the American Academy of Political and Social Science*, Philadelphia, January, 1919, p. 118.

<sup>42</sup> Alcohol was not included in the "Suggested Budget," although it was found in some of the family budgets. Its sale is now illegal and we presume that it cannot be bought. Furthermore, we do not advocate its use.

<sup>43</sup> Beyer-Davis-Thwing, "Workingmen's Standard of Living in Philadelphia." New York, 1919.

<sup>44</sup> Bulletin 46, U. S. Dept. of Agriculture.

quantity consumed is not approximately the same, the cost of the municipal standard will not accurately measure the food consumption of our group. As stated in discussing food, the only way we could judge of the quantity of food consumed was by the price paid for it.

Since this study and that of the Bureau of Municipal Research both apply to the same city and the same period of time, it would seem that knowing the kind of food purchased, by the families under consideration, was similar to that contained in the standard we propose to adopt, we could judge how near the quantity set by the municipal standard was met by the Negro families, by comparing the amount of money they spent for food per adult male unit with the cost of this unit as set by the Bureau of Municipal Research. Sixty-five per cent of the families included in the investigation spent not more than one dollar over the amount, \$3.71, nor under ten cents of this amount, which is the calculated cost of food per week for an adult male unit, as established by the municipal budget. Judging the quantity of food consumed by the Negro families by the proximity of the expenditure of so large a percentage of the families to the established cost, it would seem that the municipal standard accurately represents the food consumed by the majority of the families.

A further reason for adopting the Bureau of Municipal Research food requirements to the Negro group is that the records of food consumption upon which it is based contained reports from Negro families: so that any standard derived therefrom must be applicable to them, as well as to all other races included in their investigation. And we have seen that this standard, based on the food consumption of 261 families, (including Negro families) and on the number of calories

necessary to maintain a family of five in health and comfort, is particularly applicable to the group of families under consideration, since the kind and quantity of food they consumed is substantially similar to that proposed by the Bureau of Municipal Research. We shall, therefore, adopt in the "Suggested Budget," the requirements and cost of food as outlined by the bureau standard allowing, as they did, \$674.30 for this item.

### *Clothing*

In order to obtain a fair allowance for clothing, the Bureau of Municipal Research, on the basis of the results from the investigation of 261 families, made "a separate tabulation for each specific kind of article worn annually and its cost, and for the aggregate, the average number of articles worn annually." Affixing the market price to the average quantities of clothing worn by each member of the family, they were able to determine the annual cost of clothing to a family of the size already described. When we compare the expenditures made by the Negro families per adult male unit with the allowance of \$98.75, estimated for the same unit by the municipal study, we find that 57 per cent of the migrant families spent this amount or not more than \$3 over it, while 37 per cent spent an amount less than \$27 below it and only 6 per cent spent an amount \$40 below it. The proximity of the municipal allowance to the actual expenditures of the families in the migrant group led us to adopt it as a standard for the cost of their clothing.

Then, too, when discussing fair requirements for clothing, a single standard is applicable to all people in the same industrial group, living in the same climate and subject to the same customs of dress. The investigation by the Bureau of Municipal Research

concerns itself only with workingmen's families, to which the group included in this investigation belongs. Furthermore, the Negroes are not a people of foreign culture, but are Americans, and naturally adapt themselves to the customs of dress of this country. Italian women may go out without hats; Chinese men may wear slippers, but the American Negro wears the same kind of clothing as the white American. Moreover, it requires on the average, the same number of pairs of shoes, stockings, and other garments worn by Americans to clothe Mr. X as Mr. Y no matter to what race he belongs. The cost of clothing of Negro migrant families may, therefore, be judged from the cost as established in the Bureau standard, since the latter applies to American workingmen's families in Philadelphia, of which the Negroes are an integral part. In addition, the standard adopted was especially made to fit clothing requirements of a Negro family since the facts upon which it was based included reports from such families.

For these reasons we feel justified in adopting the cost of clothing, determined by the Bureau of Municipal Research as \$346.63, as an allowance for the clothing of Negro migrant families in the "Suggested Budget."

### *Housing*

For a family of five, a two story brick house, facing on the street, containing six rooms, provided with a bathroom (fitted with a tub, wash stand and toilet), gas for lighting and cooking purposes, a furnace and laundry, is suggested. Houses of this description were, however, scarce: First, because the total number of houses available for Negroes was limited, since only houses in certain districts were rented or sold to them. There is always a certain number of desirable houses in

any one district. When you limit the territory in which people may live, this automatically further restricts the supply of dwellings of any one type. Second, although a few new neighborhoods were opened to colored people after the migration, these by no means met the demand. The Negro population of Philadelphia was increased without an equal increase in housing, which meant an even greater decrease in the chances of a family to obtain a desirable house.

As a result, few of the families included in the study, could secure dwellings such as we have advocated for the "Suggested Budget," and none for less than \$25 a month. Although few families investigated were able to obtain such houses, we feel that an allowance should be made which would permit the renting or buying of a similar dwelling and the possibility of their doing so should be taken up elsewhere in our study. An allowance of \$25 a month or \$300 a year is, therefore, recommended for rent in the "Suggested Budget."

### *Fuel and Light*

The cost of fuel and light for a family of five, living in a six room house such as has already been described, can be determined by ascertaining the quantity of these products which is necessary to heat any such building. The United States Fuel Administration, after careful experimentation, concluded that six tons of coal a year were required to heat a six room house. Upon this estimate we shall base the coal allowance in the "Suggested Budget." The Bureau of Municipal Research measured the cubic feet of gas consumed by families. It investigated and ascertained the quantity required for lighting and cooking purposes. In adopting this estimate for gas and that of the Fuel Administration for coal, we

are assuming that when the standards for such items are set, they are applicable to all groups living in the same climate and under similar social conditions; moreover, that it takes a like quantity of coal and gas to heat and light any six room house. For these reasons, using the prices of November, 1919, we have made allowances in the "Suggested Budget" for coal and gas on the basis of the quantities determined necessary for heating and lighting a six room house by the United States Fuel Administration and the Bureau of Municipal Research of Philadelphia. One box of matches was the most frequent and the average quantity purchased by the families investigated, and has, therefore, been inserted in the "Suggested Budget." No allowance has been made for wood, for if fires are properly banked, they need not be built afresh all winter. Moreover, the allowances for coal and gas are so liberal that their advocates hold that wood and other fuel substitutes are dispensable, since an adequate supply of the more staple supplies is provided.

The cost of obtaining the above mentioned quantities of fuel and light products according to the prices of November, 1919 was as follows:

<i>Article</i>	<i>Unit</i>	<i>Price Per Unit</i>	<i>Annual Quantity</i>	<i>Annual Cost</i>
Coal, pea . . .	ton	\$9.95	3	\$29.85
Coal, stove	ton	12.30	3	36.90
Gas . . .	1000 cu.ft.	1.00	26	26.00
Matches.	box of 500	.05	52	2.60
Total . . .				\$95.35

#### *Amusement and Recreation*

Amusement is one of the most important items in a family budget. Wholesome laughter is as necessary to

the maintenance of the body in health and efficiency as staple food and clothing. But amusement is entirely subjective. It does not lend itself to objective measurement. Ten cents may amuse Mr. Plain for an entire evening, while ten dollars will amuse Mr. Fancy for only one hour. The twenty-one families that patronized houses of amusement may not have got any more recreation and fun out of life than the seventy-nine families that stayed at home or went to church socials.

Nevertheless, some allowance for recreation should be made in a budget which is proposed as a standard and which would be considered fair by the majority of the group to whom it is to apply. We have set aside \$26 for this purpose, since approximately this amount was spent by those families who obtained a fair degree of recreational activity. Such families attended moving picture performances about once every two weeks, or in the warm weather made excursions to amusement parks. They thereby obtained sufficient recreation to keep their spirits buoyant, their bodies healthy, and their minds acquainted with this phase of life.

#### *Church*

As has been already noted, 83 per cent of the families included in the study made contributions to church. A fair standard of living for the group must make provision for this item. It is difficult, however, to determine an objective test for church contributions. While the church may set the amount necessary for members to contribute in order that its work may be perpetuated, the parishioners may make various responses to these demands. It appears to us that the best test of a fair allowance for this object of expenditure is the contributions of those families whose donations meet the desires of the church and the indi-

viduals making them, without unduly burdening the latter. We found that families spending annually about \$30 for this purpose could keep up their dues and at the same time attend a weekly entertainment at the church. We have adopted, therefore, as a fair allowance for the church in the "Suggested Budget," \$31.20, or a weekly contribution by the father of 25¢; by the mother of 20¢; by each of the children 5¢.

#### *Insurance and Savings*

Since 98 per cent of the families, upon whose budgets the study is based, carried some kind of insurance on one or more of the members of their families, we can without hesitancy, introduce this item into the "Suggested Budget." It would be impossible, however, to name the particular kind of insurance that should be bought, for the type of insurance demanded varies with individual circumstances. Nevertheless, an allowance of \$93.64 should be made to secure the purchase by the father and mother of some high grade form of life insurance. If the policies were taken out by these persons between the ages of twenty-one and twenty-six years, either a large face whole life, or a somewhat smaller twenty payment life, or a still more reduced twenty year endowment insurance, as well as a sickness and health insurance could be obtained for the cost above mentioned. We shall, therefore, make an allowance in the "Suggested Budget" of \$93.64 for life insurance.

#### *Furniture and Furnishings*

The reader will recall that the families for whom the standard is being set had no furniture when they came to Philadelphia. We shall therefore have to provide an allowance sufficiently large to permit the families to secure furniture for a house of the

size described under the caption *Rent*. To judge the cost of this, one cannot find a better basis than the actual expenditures of families that equipped such houses in a comfortable fashion. Since these families spent \$104 annually, we have allotted this amount as a fair provision for furniture and furnishings in the "Suggested Budget."

#### *Medical Aid*

In view of the fact that provision has already been made for health and accident insurance, we feel that \$50 is a sufficient amount to set aside for medical aid. The basis of this judgment is the fact that the Health Insurance Commission of Pennsylvania<sup>45</sup> found that "families of wage earners in industrial cities spent from \$30 to \$50 a year for health, in addition to receiving gratuitous care in public and private hospitals." Moreover, the average amount spent on health by 365 families to which the Philadelphia Visiting Nurse Society was called in July, 1918, was \$47.<sup>46</sup> Besides, in the group we studied, \$50 was both the modal and median, while \$61.74 was the average expenditure for this item. It would seem, therefore, that \$50 represents a fair standard for medical aid, since it closely approximates the actual cost of illness to the families under consideration, and the expenditure for the same purpose by workingmen in industrial cities.

#### *Carfare*

A regular allowance for carfare must be provided in a budget which will be considered fair by the majority of the group to whom it is to apply, for that

<sup>45</sup> Report of the Health Insurance Commission of Pennsylvania, Harrisburg. January, 1919. p. 32.

<sup>46</sup> Karl de Schweinitz, "Sickness as a Factor in Poverty," Proceedings of the National Conference of Social Work, Chicago, 1920. p. 157.

part of the city in which the families lived may not be within walking distance of the large industrial plants by which most of the wage earners are employed. Again, however, we meet the difficulty of determining an allowance which does not submit itself entirely to objective measurement. While the distance of the place of employment may set a concrete basis for estimating the cost of carfare, yet it is limited by subjective conditions. A frugal man may rise early, walk a few squares and thereby save buying an exchange ticket, which costs three cents in addition to the five cent initial carfare charge. For that reason, carfare allowances should bear some relation to the expenditures of the group to whom they refer, since they alone measure the distances individuals have to ride, or feel it necessary to, and will, therefore, ride.

If we provide for one wage earner ten cents a day for three hundred working days, or \$30, plus \$9 for the purchase of one exchange ticket each working day, and add \$7.86 for carfare for the rest of the family, we shall have a total expenditure for carfare of \$46.86. Comparing this amount with the average expenditure of \$45.79 made by all the families included in the study and also with the average expenditure of \$48.41 made by fifteen of the families that maintained a fair standard of living, we shall find that it not only provides an amount sufficient to meet the objective demands of a family (*i.e.* daily carfare of the principal wage earner and carfare for the family), but also approaches the sum that families found it necessary to spend for this purpose.

#### *Tobacco*

A standard of living to be considered fair must include all objects for which members of the group to whom it ap-

plies spend money. With 60 per cent of the families investigated spending money on tobacco, it becomes necessary to make some allowance in the "Suggested Budget" for this item. While an excessive allowance should not be included in a proposed budget, the provision which is made should conform fairly closely to the actual expenditures of the families. For that reason we have provided ten cents per day, or \$36.50 per year, for tobacco. This amount would secure a moderate supply of tobacco but enough to satisfy the majority of the smokers in the group, since forty-three per cent of them expended this amount.

#### *Miscellaneous*

Miscellaneous expenditures, including money spent for the tailor, telephone, or reading matter, were reported by three families. But unaccounted for expenditures not exceeding \$25 are listed for 97 per cent of the families investigated. It would seem, therefore, that some provision should be made for the miscellaneous expenditures in all families. We shall allow for this purpose in the "Suggested Budget," \$25, which is the extreme amount reported in the unaccounted for surplus, and, hence, a fair estimate of the miscellaneous expenditures of the group.

In order that the head of a Negro migrant family, consisting of five persons, two parents, a boy of thirteen, a girl of ten, and a boy of six, may secure for his family a fair standard of living, as outlined in the study, he must earn \$1,829.48 per year, or \$6.10 per day for 300 working days. This amount has been determined by examining the physical requirements, as far as they could be ascertained, for maintaining a family of the above described size in health and a fair degree of comfort. That it correctly represents the cost



## SUMMARY OF THE COST OF A SUGGESTED BUDGET

<i>Item</i>	<i>Amount</i>	<i>Per cent</i>
Food.....	\$674.30	36.86
Clothing.....	346.63	18.95
Rent.....	300.00	16.39
Fuel and Light.....	95.35	5.22
Amusement.....	26.00	1.43
Church.....	31.20	1.71
Insurance.....	93.64	5.12
Furniture.....	104.00	5.68
Medical Aid.....	50.00	2.73
Carfare.....	46.86	2.56
Tobacco.....	36.50	1.99
Miscellaneous.....	25.00	1.36
Total.....	\$1,829.48	100.00

of a fair standard of living to the group for whom it is especially prepared, can be shown by noting the deficiencies in the standards of the majority of the families in the income groups below that including \$1,829.48.

According to the grouping of income adopted in this study, there are three income groups below that including \$1,829.48. Two-thirds of the families in the first of these groups (\$767-\$1,067), one-third of the families in the second (\$1,068-\$1,368), one-fourth of the families in the third (\$1,369-\$1,669) and less than one-tenth of the families in the fourth (\$1,669-\$1,970), which contains the required income for a family of five, were underfed. In addition, we found that families with an income of less than \$1,670-\$1,970 were underclothed, and that until this income group was reached, less than

one room per adult male unit was provided and that coal was bought by the bucket by over two-thirds of such families. Moreover, the smallest expenditures by the smallest percentage of families making such expenditures, on amusements, furniture, contributions to church, and savings were reported by families falling in income groups below that including \$1,829.48. The large expenditure on insurance by all the families in the income groups below this figure was probably due to insufficient income to provide any other means of protection. Such deficiencies in the standards of families with incomes of a less amount than we have specified, seem to point to the correctness of the conclusion that \$1,829.48 is necessary for a Negro family of the size mentioned to maintain a fair standard of living.

## CHAPTER VI

## CONCLUSIONS REGARDING THE FAMILIES STUDIED AND THE MIGRATION TO PHILADELPHIA

Now that the budgets of the families under consideration have been analyzed and a fair standard of living for the group set up, we are ready to compare

the incomes and expenditures of the families investigated with those required by the "Suggested Budget," for the purpose of determining to what

extent the migrant families upon whose budgets the study is based were able to secure a fair standard of living.

Since the families vary in size, we cannot compare their incomes until all the families have been placed on the same scale. We have previously noted<sup>47</sup> that there are no weights by means of which the consumption of all articles by families can be compared, but those based on food consumption; which are probably as accurate as any that are devisable. Making use of such weights prepared by the United States Bureau of Labor, and based on food consumption alone, we have reduced each family to its equivalent adult male units. This procedure has made it possible for us to compare the income, \$1,829.48, required by a family of five or, 3.95 adult male units, with that necessary for a family of any other size.<sup>48</sup>

As a result of this process we find that in 64 per cent of the families investigated, the incomes from all sources were sufficient to maintain a fair standard of living, as described in the study; but that in only 41 per cent of the families was the income of the father alone large enough to secure

such a standard of living. Moreover, when the sixty-four families with incomes that will provide a fair standard of living are grouped according to the number of persons in each family, the percentage of families in each group decreases as the size of the family increases.

Number of Persons in Family	Total Number of Families	Families with In- comes Sufficient to Provide a Fair Standard of Living	
		Number	Per cent
2	28	28	100
3	29	22	76
4	15	9	60
5	14	3	21
6	7	1	14
7	5	0	0
9	1	0	0
12	1	1	100
Total . . . .	100	64	64

Thus we see that the wage earners of about two-thirds of the families included in the study were able to enter the various fields of work afforded by an industrial city and to obtain incomes that were sufficient to provide a fair standard of living for their families and that in nearly one-half of the families the chief bread winner alone was able to secure such an income. When we recall that these families came chiefly from the agricultural districts of southern towns and counties it becomes apparent that the procuring of a fair living wage under an industrial régime by so large a proportion is of particular significance.

But were the families with whom we are concerned able not only to secure a fair income but also to expend it so as to obtain a standard of living which is considered fair for a migrant workingman's family in Philadelphia? To

<sup>47</sup> See pages 25-6.

<sup>48</sup> To illustrate: Family 94 contains seven persons, two parents, three sons, ages 9, 3, 1, respectively, two daughters, ages 7, 5, respectively, or 4.10 adult male units, according to the United States Bureau of Labor weights. The income this family should have in order to maintain a fair standard of living (this income is represented by X) is to 4.10, the number of adult male units which is equivalent to seven persons of the ages mentioned, as \$1,829.48, the income required for a family of five to obtain a fair standard of living, is to 3.95, the number of equivalent adult male units in a family of the size upon which the "Suggested Budget" is planned. That is  $X:4.10::\$1,829.48:3.95$   
 $X = \$1,898.70$ .

The income required to maintain a fair standard of living for this family is \$1,898.70, while their actual income from all sources was \$1,040.

answer this question we must ascertain to what extent the budget we have proposed was maintained by the families under discussion. It has already been pointed out that the "Suggested Budget" is not expected to meet exactly the expenditure of any one family, but rather to express group tendencies. Nevertheless, it will prove helpful to determine how many families approached the standard set for the whole group.

Since the expenditures on food and clothing have already been measured according to the number of adult male units for which they provided, we can readily determine how many families meet the requirements set for these items, which cover 55.81 per cent of the total suggested allowances. Fifty-eight families spent almost exactly the amount set down for food, while twenty-eight spent only three dollars over this amount, and but twenty-five were underfed. In regard to clothing, the reports show that 57 per cent of the families equalled or exceeded these provisions by not over \$3; while 37 per cent of the families fell short of the required expenditure for this purpose by less than \$27 and only 6 per cent by \$40. This would seem to indicate that over 50 per cent of the families, with whom we are concerned, fulfilled both the food and clothing requirements in the "Suggested Budget."

Less than 15 per cent of the families investigated, however, spent the amount specified for rent or fuel and light. A still smaller percentage obtained the type of house advocated. The cause for so great a deficiency in these matters will be discussed later.

Similarly, we notice that amusement and insurance were not so well supported as the "Suggested Budget" indicates they should have been. But, it will be seen that the causes for more families not enjoying recreation and

taking out the proper kinds of insurance policies were not wholly due to the migrant's negligence. Failure to reach the insurance requirement was compensated, nevertheless, by other kinds of saving; which in sixty families equalled or exceeded the amount designated for the cost of insurance in the "Suggested Budget."

We deem it sufficient to state concerning the remaining sundry items, that the expenditures on them by at least 60 per cent of the migrant families approximated closely the allotment made in the proposed budget.

It would seem, therefore, that over 50 per cent of the families whose budgets are included in this discussion, met all the provisions of the "Suggested Budget," with the exceptions of insurance, recreation, housing and consequently fuel and light. Since a general deficiency is noted in these lines, an external cause must be sought; this will be discussed later. Furthermore, although the incomes of only 64 per cent of the families referred to were sufficient to secure them a fair standard of living, nevertheless, such a standard was obtained by from 50 to 60 per cent of the families, or by from 78 per cent to 93 per cent of those families whose incomes made its procuring possible.

Now can we, from a knowledge of these facts and those previously presented, derive any conclusions regarding the entire migratory movement to Philadelphia? Although the study is limited in scope we feel that there are a few facts, concerning the migration to that city, which with a degree of certainty, can be deduced from the investigation.

(1) Although the migrant families, whose budgets we have analyzed, showed a marked ability to obtain a fair standard of living, it is not to be concluded that their presence in Phila-

delphia was entirely satisfactory and desirable to the citizens of that city. A standard of living tells some of the truth, but it does not tell all. Quantities of goods can be purchased by the man who will work for them. But culture and education are bred after years, yes sometimes, generations of toil. With few exceptions the migrants were untrained, often illiterate, and generally void of culture. On the other hand, there stood thousands of the native Negro population of Philadelphia, who had attained a high economic, intellectual and moral status. They found suddenly thrown into their midst about forty thousand migrants, whose presence in such large numbers crushed and stagnated the progress of Negro life. The processes of assimilation which the colored citizens are carrying on cannot immediately bring back the pendulum which has swung to a position of depressed social, economic and moral life. Only gradually as the weights of ignorance, lack of culture, and increased racial prejudice, aroused by the white people against the whole Negro citizenry as a result of the tremendous increase in the size of the Negro population, are removed, will the pendulum return to normal. The pessimist groans that it will never regain this position and points to the previous culture level of Philadelphia Negroes as if it had been permanently drowned by a torrent of migration. Certainly none of us can deny that the migration retarded the steady march of progress of the colored people in Philadelphia.

(2) What is a handicap of a few years if, thereby, some day the Negro of the Mississippi delta or the Georgia fields shall attain the education and culture of the great American middle class! That this day may be realized, a process of training the migrant along many lines will have to be gone through.

The investigation we have made indicates three principal obstacles to the maintenance of a fair standard of living by the migrant families interviewed for the purpose of the study. To the extent that these failures apply to all migrant families, their eradication will be one method of alleviating and improving the position in which the migrant's coming has placed the colored inhabitants of Philadelphia. It is desirable, therefore, that we should consider the facts which prohibited the maintenance of a fair standard of living among the migrant families, with whom we are particularly concerned, and the means of overcoming these facts.

One of the most salient of the impediments was the large number of children to be cared for by a workingman. One hundred per cent of the families of a greater size than six were underfed, and less than one family in ten was underfed in families of two or three persons. While we have allowed \$98.75 for clothing for a family of five, less than \$71.99 was spent by families of a larger size than six, and only families of two or three persons were not underclothed. Besides, families consisting of more than four persons were housed with from  $\frac{5}{10}$  to  $\frac{8}{10}$  of a room per adult male unit. Moreover, no family of more than four persons spent money on recreation, and expenditures for medical aid were not made by the families of the two largest sizes found in this investigation. In addition, the per cent of families making savings, the number of dollars and the percentage of total income saved, showed a marked decrease with an increase in the size of the family. With one exception, families containing five individuals or a greater number, saved less than \$5 per capita. These facts seem to indicate conclusively that failure to maintain a fair

standard of living was, in many cases, due to the large size of the family and that a migrant was unable to provide such a standard if his family consisted of more than five persons.

An equally potent influence in deterring the migrant families from procuring a fair standard of living was ignorance resulting in unwise spending. Food and coal were often bought in small quantities because it was believed to be more economical to spend as little as possible at one time. Then, too, while credit purchase of food may have been mandatory for some families, with insufficient incomes, many families able to pay cash and take advantage of lowered prices failed to consider any other method of securing food. Besides, we find that over \$200 a year was paid in some cases for the rent of one room. Notwithstanding the congested housing condition, it is not improbable that a single room could have been secured for a lower price, or this money applied to the purchase of a house, which would afford healthier living conditions. Also, the types of insurance bought by the majority of the families were expensive for the service they rendered and ill fitted for protecting the insured. Better policies could have been obtained, but the policy holders were usually ignorant of this fact. Such failures on the part of members of the family who expended the income, resulted in a lower standard of living than might otherwise have been secured with the money at their disposal.

A final hindrance to the obtaining of a fair standard of living, not only by the migrant families but by all the Negro families in Philadelphia, was racial prejudice. This made impossible the securing of many items which are requisite to such a standard. The newly built modern house was not for

rent or for sale to Negroes. The houses most frequently obtained by them were in poor condition, old, and discarded by their former white tenants. This was true of all the dwellings in the neighborhood inhabited by the families whose budgets are included in the study. Yet the rental charges for such houses were maintained at a high figure. The most favorable types of insurance could not and cannot be bought by the Negro workingman. Even if he were willing to pay a higher premium rate than that quoted on the market, they are not for sale to him. This means that his family is not as well protected as it should be. Recreation appeared seldom in his budget; for the Negro was admitted to few places where it was offered, and many of the playgrounds, which his taxes went to help support that he might make recreation free for his children, plainly showed their disapproval of colored patronage. With such social conditions existing, money income has a depreciated significance in relation to the character of the standard of living, maintained by a Negro family.

There are, however, certain means which could counteract the influence of the disturbing forces which seem to offset the maintaining of a fair standard of living by some migrant families and are probably equally effective in prohibiting the progress of other Negro families. The first of these is education through the Negro church. It is the church which touches the Negro masses. What it commands, they do. If the church would instruct its members as to how to buy food, insurance, houses, it could exercise a powerful influence in checking unwise spending. Furthermore, the church could help to alleviate the housing problem by building houses instead of expensive church edifices at a cost of hundreds of thou-

sands of dollars. Next, the Negro business man has an opportunity to serve such as few vocations afford. He can provide houses, insurance, recreation for his people and thereby not only produce the commodities that are required for a fair standard of living, but set a standard by paying his Negro employes the wage which is necessary to maintain a fair standard. Finally, the city of Philadelphia has the responsibility of seeing that at least adequate housing is secured by over 100,000 of its population. It owes this not only to its Negro population, but to the citizens of Philadelphia, if it would remove the danger of the breeding and spreading of vice and disease, which follow congestion.

With the Negro church educating its legions of members as to the use and need of commodities which the Negro business man produces, and the municipality seeing that the necessary articles which the individual cannot provide are secured, the most impeding dynamic influences which offset the obtaining of a fair standard of living by the Negro migrant will be overcome. By adopting such means to train the migrant and to remove racial handicaps, it is believed that generations hence will pronounce the migration of 1917-1918 to Philadelphia, not the cause of the fall of the culture of the talented tenth, but the beginning of the spread of that culture to the Negro masses.









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